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Ontario - Legislature Assembly

SESSIONAL PAPERS

VOL. LVI—PART III

FIRST SESSION

OF THE

SIXTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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No. 57 Report of the Commissioner of the Ontario Provincial Police for the year 1923. Presented to the Legislature, February 22nd, 1924. *Printed.*

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No. 59 Report of the Ontario Athletic Commission and of the Auditor thereof, for the year 1923. Presented to the Legislature, February 22nd, 1924. *Not Printed.*

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No. 61 Report on the Mining Industry in that part of the Province served by the Temiskaming and Northern Ontario Railway Commission, for the years 1922 and 1923. Presented to the Legislature, March 3rd, 1924. *Printed.*

No. 62 Reports of Walter Raymond Gregory Michael John Haney and others appointed under Royal Commission bearing date the 13th day of April, 1922, to inquire into and report upon all estimates submitted from time to time to the Hydro-Electric Power Commission of Ontario for the Queenston-Chippawa Power Development, and also all estimates for the said work submitted by the said Commission to the Government of Ontario, etc., etc. Presented to the Legislature March 13th, 1924. *Not Printed.*

No. 63 Return to an Order of the House of February 22nd, 1924, that there be laid before House a Return showing (*a*) all correspondence between the Government, or any Member of it and Mr. J. G. Ramsden since the 15th of July last and (*b*) for a similar return of all correspondence (if any) since the said date between the Hydro-Electric Power Commission of Ontario or the Chairman thereof and Mr. J. G. Ramsden. Presented to the Legislature, March 17th, 1924. *Mr. Raney. Not Printed.*

No. 64 Report of the Department of Public Highways for the year 1923. Presented to the Legislature, March 18th, 1924. *Not Printed.*

No. 65 Report of the Mothers' Allowance Commission for the year 1922-23. Presented to the Legislature, March 24th, 1924. *Printed.*

No. 66 Report of the Civil Service Commission for the year 1923. Presented to the Legislature, March 26th, 1924. *Not Printed.*

No. 67 Statement of Distribution of the Statutes for 1923. Presented to the Legislature, March 31st, 1924. *Not Printed.*

No. 68 Return to an Order of the House, dated 14th March, 1924, That there be laid before this House, a Return of all correspondence and papers relative to the appointment of the following inspectors under the Ontario Temperance Act: W. W. Forsythe, L. W. Roach, E. E. Orser, J. H. Bell, F. A. Jennings, James A. Costello. Presented to the Legislature, April 4th, 1924. *Mr. Raney. Not Printed.*

No. 69 Return to an Order of the House, dated 14th March, 1924, That there be laid before this House, a Return of copies of: 1. All correspondence between the present Government, or any member thereof, and A. E. Browning, K.C., lately Deputy Attorney-General of the Province of Saskatchewan. 2. All correspondence between the Attorney-General in the late Government and Mr. Browning. Presented to the Legislature, April 4th, 1924. *Mr. Raney. Not Printed.*

No. 70 Return to an Order of the House, dated 2nd April, 1924, That there be laid before this House, a Return of copies of all correspondence relative to a provincial loan or loans placed during the fiscal year ending 31st of October, 1919, with or through the Home Bank of Canada or any officer thereof. Presented to the Legislature, April 4th, 1924. *Mr. Lethbridge. Not Printed.*

No. 71 Return to an Order of the House of the Eleventh day of April, 1924, that there be laid before the House a Return, showing in detail (by Counties) the Estates from which Succession Duties came in the fiscal year ending October 31st, 1923. *Mr. Raney.* Presented to the Legislature, April 17th, 1924. *Not Printed.*

No. 72	Report on the Adoption Act, 1921, for the year 1923. Presented to the Legislature, April 17th, 1924. *Not Printed.*
No. 73	Return to an Order of the House of the 22nd day of February, 1924, that there be laid before the House a Return showing:—1. The number of motor vehicles purchased by the Government in each year since the first of such purchasing, giving (*a*) the name of each vehicle; (*b*) the price paid for the same; (*c*) the date of purchase; (*d*) the name of the person for whom purchased or who used the same; (*e*) the uses to which the same are put; and (*f*) the ultimate disposition of the motor vehicle. 2. The names of the chauffeurs appointed by the Province of Ontario since the first such employment, showing in each case (*a*) the duties of the chauffeur; (*b*) the hours of labour; (*c*) the salary paid to him; and (*d*) the amount allowed to him, in each year, for personal expenses. Presented to the Legislature, April 17th, 1924. *Mr. Jamieson (Grey). Not Printed.*

DETAILED REPORT

OF THE

Superintendent of Insurance

and

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1923

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1924

PRODUCED BY
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To His Honour Henry Cockshutt,

Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance and Registrar of Friendly Societies for the year ending 31st of December, 1923.

Respectfully submitted,

W. F. Nickle,
Minister.

Toronto,
December 6, 1924.

To The Honourable W. F. Nickle, K.C., M.P.P.,
Minister in charge of the Department of Insurance, Ontario.

Sir:

I have the honour to submit herewith the thirty-fifth Annual Report of the Superintendent of Insurance and Registrar of Friendly Societies for the year ended 31st December, 1923.

Form and Arrangement of Report

This report combines, for the first time since 1911, the report of the Superintendent of Insurance with that of the report of the Registrar of Friendly Societies. This rearrangement has been effected in the interests of economy and in anticipation of the absorption of the office of Registrar of Friendly Societies into that of Superintendent of Insurance contemplated by the Ontario Insurance Act, 1924.

The report is divided in three divisions:

A.—Registered Dominion Licensees. In this division are included all insurers operating under the Insurance Act of Canada and registered under the Ontario Insurance Act for the transaction of insurance in the Province.

B.—Provincial Licensees. This division includes all insurers licensed and registered under the Ontario Insurance Act other than friendly societies (including sick and benefit societies), for the transaction of insurance therein.

C.—Friendly Societies. This division includes the material heretofore contained in the report of the Registrar of Friendly Societies. It will be noted that the statements of sick and funeral benefit societies have not been separated as formerly but are consolidated in composite statements.

The actuarial valuations which friendly societies are required to file with the Department have been summarized and printed as Appendix B to this report.

All insurers included in Division A, other than insurers transacting ocean and inland marine insurance, file financial statements annually with the Dominion Department of Insurance and those statements as revised by the Dominion Superintendent of Insurance are to be found in his detailed annual report. The balance sheets printed here in Division A are limited to those of ocean and inland marine companies.

The statements have been arranged alphabetically in the three divisions mentioned.

Form of Annual Report

The new form of statement for Dominion licensees under Division A was embodied in the annual report of the Superintendent for the first time one year ago. This year I call attention to the new annual return for joint stock companies licensed and inspected by the Department reflected in Division B of this report for the first time. A comparison between the new and old forms will indicate the great improvement which has been made. It is of interest to report also that this new form of annual return for insurers transacting life insurance has been approved by the Association of Superintendents of Insurance for use in all provinces.

The forms of annual return for provincially licensed companies without capital stock have been revised this year to meet the amendments to the Act affecting the business of these insurers, which come into force on the 1st January, 1925.

New Companies

This report contains the first annual returns of the Federal Fire Insurance Company of Canada and the Empire Life Insurance Company, both with head offices in Toronto, and incorporated under the Ontario Insurance Act in December, 1922 and January, 1923, respectively.

Records and Returns of Fire Insurance Companies

Complete returns of premium income and losses experienced within Ontario by fire insurance companies for the calendar year 1923, according to the classification of occupancy hazards of the National Board of Fire Underwriters, have been filed with the Department pursuant to the provision enacted in 1922 which may now be referred to as Section 64 of *The Ontario Insurance Act, 1924*. Many of the returns were very late and others required to be returned to the companies for extensive revision. The statute requires that such returns be filed not later than the first day of July in each year.

At the time these returns were discussed with the companies concerned, it was agreed that they should not be published until a sufficient body of experience had been collected to make any deductions therefrom reasonably fair to all parties. In accordance with that understanding, the returns for the year 1923 are being carefully examined and compiled for future information and, if and when deemed advisable, subsequent publication.

Legislation

The year 1924 witnessed the culmination of four years' work in the enactment of *The Ontario Insurance Act, 1924*. It will be recalled that the Superintendent of Insurance in his report for the year 1919 forecast the thorough revision of the Ontario Insurance Act in pursuance of the recommendation of the Honourable Mr. Justice Masten, whose report as Insurance Commissioner had been made under date January 18th, 1919. The work of consolidation and revision has proceeded continuously during the intervening four years.

In 1921, the provisions of the Act relating to fraternal societies were amended to include very important legislation looking to the actuarial solvency of these societies. At the same session, a Select Committee of the Legislature was appointed to sit during the recess to consider the report of the Honourable Mr. Justice Masten and in order to expedite the consideration of the suggested legislation by the Select Committee, a draft bill was prepared by the Department. The preparation of this draft was carried on under the personal supervision of the Superintendent of Insurance assisted by the undersigned, under retainer by the Department.

At the session of 1922 important legislation was enacted as a result of the recommendations of the Select Committee. A resumé of this legislation is set out in the report of the Superintendent of Insurance for the year 1920. In a sentence, the subject matter included accident and sickness and automobile statutory conditions, regulation of insurance agents, brokers and adjusters, rates and rating bureaus, records and returns of fire insurance companies, underwriters' agencies, life insurance reserves, old age insurance, mortgagees acting as insurance agents, and reciprocal insurance.

The legislation above mentioned dealt with nearly all the new material which was recommended to the Select Committee. There remained for enactment, however, the most important sections of the Act relating to life insurance and fire insurance and the miscellaneous provisions applicable to all insurers and insurance contracts. No legislation on these subjects was passed in the session of 1923 but the Departmental work of revision and consolidation proceeded without interruption.

The last session of the Ontario Legislature (1924) brought about the enactment in code form of the general revision and consolidation of the Act. The Act contains the whole law and nothing but the law of the Province of Ontario relating to insurance. All other general insurance legislation is repealed. The legislation of 1921-1922 was re-enacted and the following is a resumé of the new parts of the Act.

Part I.—Superintendent and his duties. This part brings together the many provisions of the old Act with respect to the duties of the Superintendent of Insurance. The only new section of particular interest is section 19 which confers additional authority upon the Superintendent to make corrections in the annual statements of insurers for the purpose of his annual report and to secure an independent appraisal of the real estate and investments of insurers at the expense of the insurer.

Part II.—General provisions applicable to insurers in Ontario. This part contains the general provisions first enacted in 1922 together with a revision of the licensing provisions of the old Act. The sections relating to government deposits and to the administration of deposits have been entirely rewritten.

Part III.—Insurance contracts in Ontario. This part contains twelve sections which apply generally to all contracts of insurance made in the Province other than contracts of life and accident and sickness insurance. Most of these appeared in different form in the old Act, but attention is directed to sections 79, 80 and 83, which are new to Ontario law.

Part IV.—Fire Insurance. This part contains the Model Fire Insurance Policy Act which has been the subject of consideration by the Canadian Bar Association, the Conference of Commissioners on Uniformity of Legislation in Canada, and the Association of Superintendents of Insurance of the Provinces of Canada for upwards of seven years. The old statutory conditions have been entirely rewritten. Certain provisions such as condition 17 and section 96 were not recommended by the Association of Superintendents of Insurance, but were adopted by way of compromise owing to conflict of opinion. It is anticipated that the forthcoming legislative session in the four western provinces will witness the enactment of the Model Fire Insurance Policy Act in the form adopted by Ontario, with the possible exception of section 96, where a real difference of opinion has arisen with respect to the merits of subsection 2.

This part also includes very important legislation applicable to the business of purely mutual fire insurance companies. The revision of these provisions has been forecast in preceding annual reports of the Superintendent of Insurance. The new legislation contains two outstanding features. Every such company is hereafter required to demand a minimum cash payment at the time of the application for insurance. This cash payment may be paid for three years in advance or by annual instalments. The second important provision requires the reinsurance of risks subject to the hazard of a single fire which exceed a stated amount based upon the total amount of risk. The coming into force of these provisions will result in many fundamental changes in the practice of some of the companies and it is hoped that in the result, the mutual fire insurance business in Ontario will be re-established upon safe and conservative lines based upon modern underwriting practice and that the usefulness of these companies in the past will be exceeded by their public service in the future.

Part V.—Life Insurance. This part contains the Uniform Life Insurance Act adopted by the Conference of Commissioners on Uniformity of Legislation in Canada and the Association

of Superintendents of Insurance of the Provinces of Canada. This legislation was enacted almost simultaneously in seven provinces. In view of the extreme importance of the legislation to all persons interested in life insurance, a paper describing the enactment and content of the Act, read by the undersigned before the Association of Life Insurance Counsel of the United States in New York City this month, has been printed in full as Appendix A to this report.

Part X.—Fraternal Societies. This part contains the legislation of 1921 relating to financial solvency of fraternal societies together with a revision of the old provisions setting out the classes of fraternal societies which may or may not be licensed. It will be noted that the term "friendly society" formerly used has been changed to "fraternal society," and that societies hitherto referred to as "sick and funeral benefit societies" are now being given a special designation, viz.: "Mutual Benefit Societies." Part XI is inserted in the Act in order to make clear the distinction between fraternal societies and mutual benefit societies.

Part XII.—Reciprocal or Inter-Insurance Exchanges.—The Reciprocal Insurance Act passed in 1922 provided that it should come into force on proclamation of the Lieutenant-Governor in Council. Doubts had been raised as to the constitutional authority of the Legislature to enact such legislation. This doubt was completely removed by the decision of the Privy Council in what is commonly known as the *Reciprocal Insurance Reference* (1924, A.C. 328). The Act, however, was not proclaimed at the time the revision of the Insurance Act was submitted to the Legislature, and accordingly, it was re-enacted as Part XII subject to the same provision that it should not come into force until proclaimed by the Lieutenant-Governor in Council. No proclamation has yet issued.

Part XV.—Amalgamation, transfer and reinsurance. This part is largely new and authorizes so-called reinsurance agreements whereby contracts made in Ontario by a licensed insurer or any class or group thereof may be undertaken or reinsured either by novation, transfer, assignment, or as a result of amalgamation of the insurers.

Part XVI.—Repeal. This part provides for the repeal of all existing Acts or parts of Acts in force in Ontario relating to insurance and provides that, with the exception of Part XII relating to reciprocal or inter-insurance exchanges, and of subsection 4 of section 21, the new Act shall come into force on the first day of January, 1925. Part XII of the Act is to come into force on proclamation of the Lieutenant-Governor in Council. Subsection 4 of section 21 came into force on the date of Royal Assent, viz., 17th April, 1924.

Ontario Companies Amendment Act, 1924. The revision of the Ontario Insurance Act, heretofore described, contemplated the transfer of the provisions relating to the incorporation of insurers, their internal management, their powers of investment, and generally all sections relating to their capacity and status to the Ontario Companies Act. In line with this policy, a new Part XV, entitled "Insurance Companies," was added to *The Ontario Companies Act* (R.S.O. 1914, chap. 178) by *The Ontario Companies Amendment Act*, 1924.

Dominion Legislation

Important legislation to amend *The Insurance Act, 1917* (Dominion), was introduced and passed during the 1924 session of the Parliament of Canada. Its enactment was strongly protested by Ontario and five other provinces on constitutional grounds.

A complete statement herein was presented by the undersigned in the form of a written report to the Association of Superintendents of Insurance of the Provinces of Canada at the annual conference in Toronto during the week of October 20th, 1924. The full text of the report appeared in the insurance press, including the issue of the *Monetary Times* of 14th November, 1924.

The Conflict of Jurisdiction

The very definite pronouncement of the Judicial Board of the Privy Council in the *Reciprocal Insurance Reference* (supra) as to the exclusive jurisdiction of the provinces to regulate contracts of insurance and the business of insurance in Canada has not resulted in any change of attitude or policy on the part of the Parliament of Canada or the Dominion Department of Insurance. The legislation enacted by the Parliament of Canada within six months of the rendering of that decision, described in the preceding paragraph of this report, indicates the refusal of the advisers of the federal authority to consider a revision of the Dominion Insurance At to bring it into line with the pronouncements of the Courts. Under the circumstances there would appear to be no alternative but for the Provinces to continue to challenge the validity of Dominion insurance legislation in the belief that eventually the courts may be sufficiently definite in their pronouncements to influence the action of our legislative bodies.

There is a very definite conflict of jurisdiction as between *The Insurance Act, 1917* (Dominion) and that of Ontario and the four western provinces on legislation relating to the conditions to be included in contracts of accident and sickness and automobile insurance. The insurers are faced with the necessity of complying with conflicting requirements and the Ontario government has announced its intention of challenging the validity of Dominion legislation upon this subject by submitting a reference to the courts pursuant to the *Constitutional Questions Act.* The necessary Order-in-Council to bring the constitutional question before the courts was passed on the 15th of October, 1924. At the time of writing, the Department is making preparations for submitting argument to the Appellate Division of the Supreme Court of Ontario early in the new year.

Association of Superintendents of Insurance of the Provinces of Canada

The Association held its seventh annual conference in Toronto during the week of 20th October, 1924. The several provinces were represented by their Superintendents of Insurance, as follows: British Columbia, J. P. Dougherty; Saskatchewan, A. E. Fisher; Manitoba, Charles Heath; Quebec, J. P. Belanger, and Ontario, R. Leighton Foster.

The result of four days' deliberations was highly gratifying. In a word, the conference adopted the 1924 Ontario legislation respecting fire statutory conditions and related sections for enactment by the several provinces with only one amendment as to section 96; the problems arising out of the so-called Assessment Plan-Life Insurance Clubs were considered and legislation to prohibit their operations considered and adopted; the principle of joint inspection of provincial companies was reaffirmed and arrangements made for the coming year; the action of the government of Ontario in submitting a reference to the courts to clear up the conflict of legislation touching accident and sickness and automobile insurance contracts was approved; legislation looking to centralized or reciprocal deposits for provincial insurers was recommended and adopted; the form of annual statement for provincial life insurers now used by the Ontario department was adopted by the Association for use in the several provinces; and the standard of valuation for life insurance reserves as set out in section 69 of *The Ontario Insurance Act, 1924*, was approved. The Toronto conference is generally regarded as one of the most successful ever held by the Association. The enactment of the Uniform Life Insurance Act in seven out of nine provinces within a period of less than six months shows the tremendous possibilities of these annual conferences. It is anticipated that, given the continued co-operation of insurers and insured, the next decade will witness achievements by way of uniformity in insurance legislation and regulation in Canada without precedent on this continent.

Fraternal Societies

The department is delighted to report the readjustment of the rates and benefits pursuant to the legislation of 1921 of every fraternal society doing business in Ontario. Every such fraternal society has now filed a declaration of an actuary that, in his opinion, the rates of the society are adequate to meet its obligations as they mature. Although it cannot be assumed that some further readjustment such as the amalgamation of the smaller societies will not have to be consummated, yet a very great step forward has been made and the future should hold very bright prospects for sound fraternal insurance in Ontario.

Resignation of V. Evan Gray

Mr. V. Evan Gray, M.A., LL.B., who succeeded Mr. A. R. Boswell, K.C., as Superintendent of Insurance and Registrar of Friendly Societies, in February, 1920, resigned on the 1st May, 1924, to accept the appointment as Chairman and Counsel to the Canadian Casualty Underwriters' Association and the Canadian Automobile Underwriters' Association. He was succeeded as of the same date by the undersigned. A review of Mr. Gray's four years of office, with particular reference to the enactment of the revision and consolidation of the Ontario insurance laws, and to the highly gratifying win which he achieved for provincial insurance jurisdiction before the Privy Council in the *Reciprocal Insurance Reference* (supra), is the finest tribute which can be paid to his unique ability and to the splendid public service which he rendered to the people of Ontario.

Yours faithfully,

Superintendent of Insurance.

Parliament Buildings, Toronto,
5th December, 1924.

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DIVISION A

INSURANCE CORPORATIONS OR COMPANIES OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A

ACADIA FIRE INSURANCE COMPANY

Head Office, Halifax, N.S.

OFFICERS

President—C. C. Blackadar, Halifax, N.S. Vice-President—A. E. Jones, Halifax, N.S
Secretary-Treasurer, R. K. Elliott, Halifax, N.S.

DIRECTORS

C. C. Blackadar, Halifax.
Wm. P. Webster, Halifax.
Geo. R. Hart, Halifax.
A. E. Jones, Halifax.
Chas. H. Mitchell, Halifax.
J. B. Paterson, Montreal, Que.

Chief Agent and Attorney for Ontario—Percy E. Henderson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923.

Fire	$9,650,440

AETNA INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Automobile, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$33,124,498
Automobile	386,858
Tornado	58,208
Explosion	16,000
Total	$33,585,564

AETNA LIFE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—E. J. Christmas, Montreal.
Chief Agent and Attorney for Ontario—D. J. Johnston, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life (Ordinary)	$15,957,031 01
Life (Group)	10,067,675 00
	$26,024,706 01

AGRICULTURAL INSURANCE COMPANY

Head Office, Watertown, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Percy S. Grant, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Explosion, Inland Transportation and Sprinkler Leakage Insurance, also Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,026,029

ALLIANCE ASSURANCE COMPANY, LIMITED.

Head Office, London, England.

Manager for Canada, E. E. Kenyon, Montreal.
Chief Agent and Attorney for Ontario—Heber R. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary, Plate Glass and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$23,051,364 00
Accident	405,155 66
Automobile	2,075,683 76
Employers' Liability	10,000 00
Other Liability	78,000 00
Guarantee	970,673 44
Burglary	540,374 60
	$27,131,251 46

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Head Office, Philadelphia, Penn.

Manager for Canada—Robert Hampson & Son, Limited, Montreal.
Chief Agent and Attorney for Ontario—Parks, McVittie & Shaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$11,117,720

ALLIANCE NATIONALE

Head Office, Montreal, Que.

Officers

President—Chas. Duquette.
1st Vice-President—Dr. P. H. Bedard.
General Secretary—Georges Monet.
Chief Physician—Dr. Theo. Cypihot.
Director-General—Chas. Duquette.
2nd Vice-President—Francis Fauteux.
General Treasurer—Alfred St. Cyr.
Legal Adviser—Eug. H. Godin, C.R.

Directors

Chas. Duquette, Montreal.
Dr. P. H. Bedard, Montreal.
F. A. Labelle, N.P., Montreal.
Hon. E. A. Patenaude, Montreal.
Francis Fauteux, Montreal.
J. Dalbe Viau, Montreal.
Hormisdas Delorme, Montreal.
Dr. Yvon Laurier, Montreal.

Past Presidents

F. C. Laberge, Montreal.
L. A. Lavallee, C. R., Montreal.
Joseph Contant, Montreal.

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.
The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$640,269
Sickness	312,800
Total	$953,069

AMERICAN AUTOMOBILE INSURANCE COMPANY

Head Office, St. Louis, Missouri.

Manager for Canada and Chief Agent and Attorney for Ontario—
R. W. Clewlo, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile	$612,500

AMERICAN CENTRAL INSURANCE COMPANY

Head Office, St. Louis, Missouri.

Manager for Canada—W. P. Fess, Winnipeg, Man.
Chief Agent and Attorney for Ontario—James Ernest Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Explosion and Tornado Insurance

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,478,024
Tornado	245,629
	$4,723,653

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK

Head Office, St. Louis, Missouri.

Manager for Canada and Chief Agent and Attorney for Ontario—
R. J. Mullen, Toronto.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Credit Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Credit	$61,675 51

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,912,087

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—Robert J. Dale, Montreal, Que.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Inland Transportation Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Inland Transportation.....Not reported.

AMERICAN INSURANCE COMPANY

Head Office, Newark, N.J.

Manager for Canada and Chief Agent and Attorney for Ontario—
Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$3,831,879
Marine	444,651
Total	$4,276,530

AMERICAN SURETY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada and Chief Agent for Ontario—W. H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st March, 1925, to transact Burglary and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923, is not reported.

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE CO., LTD.

Head Office, Edinburgh, Scotland.

Manager for Canada—T. W. Greer, Vancouver.
Chief Agent and Attorney for Ontario—James G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,759,193

THE ATLAS ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—R. R. Martin, Montreal, Que.
Chief Agent and Attorney for Ontario—Irving Wells Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion and Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$51,728,642

AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY LIMITED

Head Office, London, Eng.

Manager for Canada—Jas. D. Cherry, Montreal.
Chief Agent and Attorney for Ontario—J. F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Plate Glass, Sickness and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $2,276,921

BANKERS AND TRADERS INSURANCE COMPANY, LIMITED

Head Office, Sydney, New South Wales, Australia.

Manager for Canada—F. G. Donaldson, Montreal.
Chief Agent and Attorney for Ontario—John F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923.

Fire..... $0,000,000

BEAVER FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. J. Christie. Managing Director—A. De Jardin.
Vice-Presidents—G. W. Allan, K.C., Andre Gouzee. Manager—G. De Jardin.

DIRECTORS

G. W. Allan, K.C., Winnipeg. Andre Gouzee, Winnipeg.
W. J. Christie, Winnipeg. A. De Jardin, Winnipeg.

Chief Agent and Attorney for Ontario—C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $688,800

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—H. N. Roberts. Vice-President—J. R. L. Starr, K.C.
Secretary—James P. Byrne.
Assistant Secretary—Miss M. B. Robinson, Toronto.

DIRECTORS

H. N. Roberts, Toronto. W. R. Corson, Hartford, Conn.
James R. L. Starr, K.C., Toronto. Charles S. Blake, Hartford, Conn.
Ralph R. Corson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Steam Boiler Insurance and Insurance against damage to property and liability for damage to the property or person of others, caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Steam Boiler	$23,734,616 66
Electrical	151,966 66
Total	$23,886,583 32

BRITISH AND EUROPEAN INSURANCE CO., LTD.

Head Office, London, England.

Manager for Canada—T. F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—Arthur R. Stell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$924,460

THE BRITISH AMERICA ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Wilfrid M. Cox. Assistant General Manager—C. S. Wainwright.
Vice-President—H. C. Cox. Secretary—G. Stukington.

DIRECTORS

T. G. McConkey. Lt.-Col. Henry Brock, Toronto.
W. M. Cox, Toronto. Alfred Cooper, London and India.
Sir John Aird, Toronto. H. C. Cox, Toronto.
Robert Bickerdike, Montreal. John H. Fulton, New York.
D. B. Hanna, Toronto. Miller Lash, K.C., Toronto.
Geo. Morrow, Toronto. Sir Henry Pellatt, C.V.O., Toronto.
E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Sprinkler Leakage, Explosion, Inland Transportation, Tornado and Lightning Insurance. The Company is also registered under The Ontario Insurance Act, to transact Ocean and Inland Marine.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$34,007,826
Automobile	1,930,176
Marine	82,333
Total	$36,020,335

BRITISH COLONIAL FIRE INSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—I. L. Lafieur. Manager and Secretary—Theodore Menuier.
Vice-President—Carl F. Sturhahn

DIRECTORS

I. L. Lafieur, Montreal.
B. A. Charlebois, Montreal.
L. Leon Patenaude, Montreal.
L. H. Desjardins, Terrebonne, Que.
Carl F. Sturhahn, Hartford, Conn.
D. O. E. Denoult, Sherbrooke, Que.
J. W. Cochran, Philadelphia, Pa.
Eusebe Huard, Lac Megantic.
J. Spychet, Paris, France.
B. N. Carvalho, Hartford, Conn.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$13,975,397

BRITISH CROWN ASSURANCE CORPORATION, LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—John Hutton Riddell, Toronto

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$40,580,000
Automobile	9,700,000
Total	$50,280,000

BRITISH GENERAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. F. Dobbin, Montreal.

Chief Agent and Attorney for Ontario—Edward Percy Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Sprinkler Leakage, Tornado and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$7,334,752

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—J. H. Riddell. Managing Director—J. H. Riddell.
Vice-President and Assistant General Manager—E. C. G. Johnson.

Secretary—S. Fairley, Toronto.

DIRECTORS

J. H. Riddell, Toronto. A. G. Mackenzie, London, Eng.
Sir Edward M. Mountain, London, Eng. A. G. Gardiner, London, Ont.
J. Douglas Watson, London, Eng. E. C. G. Johnson, Toronto.
H. T. Fairley, Toronto. B. B. Cronyn, Toronto.
J. Gardiner, London, Eng.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of December, 1923:

Fire	$20,490,000

BRITISH OAK INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—Arch. R. Howell, Montreal.

Chief Agent and Attorney for Ontario—Edgar Drury Hardy, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Employers' Liability, Inland Transportation and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,954,418

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Head Office, Victoria, in the Colony of Hong Kong.

Manager for Canada—C. R. Drayton, Toronto.

Chief Agent and Attorney for Ontario—C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$19,478,320
Automobile	4,290,604
Marine	632,351
Total	$24,401,275

BROTHERHOOD OF AMERICAN YEOMEN

Head Office, Des Moines, Iowa.

Manager for Canada—R. A. Wynn, Moose Jaw, Saskatchewan.
Chief Agent and Attorney for Ontario—Margaret McMurray, Windsor.

The Association is a fraternal benefit society and is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Accident and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life, Accident and Sickness	$76,000

CALEDONIAN-AMERICAN INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—Ralph Alexander Burns, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$2,761,850 73

CALEDONIAN INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—George Harold Muntz, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$37,754,915 12

CALIFORNIA INSURANCE COMPANY

Head Office, San Francisco.

Manager for Canada—John Anderson, Vancouver.
Chief Agent and Attorney for Ontario—Wm. MacNachtan Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$5,693,981
Explosion	41,000
Total	$5,734,981

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—C. H. Godfrey. Vice-President—W. S. Jopling.
Manager and Secretary—H. F. Roden.

DIRECTORS

C. H. Godfrey, Montreal. A. H. Ewing, Montreal.
W. S. Jopling, Montreal. T. H. Hudson, Montreal.
A. Lambert, Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, Limited Explosion, Tornado and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$7,585,489
Accident	3,612,876
Automobile	4,775,583
Employers' Liability	849,333
Guarantee	587,646
Burglary	500,643
Total	$17,911,550

CANADA LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and General Manager—H. C. Cox. Vice-President—E. R. Wood.
Secretary—C. R. Acres. Medical Adviser—H. C. Scadding.
General Superintendent—T. G. McConkey, Treasurer—E. M. Saunders.
Actuary—W. A. P. Wood.

DIRECTORS

H. C. Cox, Toronto. Hon. Sir James A. Lougheed, K.C.M.G., Calgary, Alt.
E. R. Wood, Toronto. Kenneth Mackenzie, Winnipeg, Man.
Robert Bickerdike, Montreal. Leighton McCarthy, K.C., Toronto.
Adam Brown, Hamilton. Wm. B. Meikle, Toronto.
Toronto. J. H. Plummer, D.C.L., Toronto.
Robert Stuart, Chicago, Ill. F. LeM. Grasett, M.B., Toronto.
Hon. Sir Thomas White, K.C.M.G., Toronto.
Brigadier-General The Hon. Sir John M. Gibson, K.C.M.G., Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$94,896,805

CANADA NATIONAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—J. H. G. Russell. Vice-Presidents—F. H. Alexander, W. J. Boyd.

Managing Director—William T. Alexander.

Assistant General Manager—J. A. Curtin. Treasurer—C. T. Element.

DIRECTORS

J. H. G. Russell, Winnipeg.
Franklin H. Alexander, Winnipeg.
Wm. T. Alexander, Winnipeg.
Lt.-Col. Daniel E. Sprague, Winnipeg.
W. J. Boyd, Winnipeg.
Dr. A. D. Carscallen, Winnipeg.
E. L. Taylor, K.C., Winnipeg.
S. D. Lazier, Belleville.
Hon. A. C. Rutherford, K.C., Edmonton, Alta.

Chief Agent and Attorney for Ontario—William Henry George, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$14,672,030

CANADA SECURITY ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Manager—John B. Laidlaw. Vice-President—Sir James A. Lougheed.
Assistant Manager—C. Stuart Malcolm. Secretary—C. C. Paull.

DIRECTORS

John B. Laidlaw, Toronto.
Sir James A. Lougheed, Calgary, Alta.
Eugene Coste, Calgary, Alta.
Henry F. Gooderham, Toronto.
G. B. Patteson, Ottawa.
Sir Jas. W. Woods, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$8,274,048
Automobile	139,500
Total	$8,413,548

CANADIAN FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

Vice-President—R. T. Riley. Managing Director—C. S. Riley.

DIRECTORS

R. T. Riley, Winnipeg, Man.
Sir James Aikins, Winnipeg, Man.
George R. Crowe, Winnipeg, Man.
G. F. Galt, Winnipeg, Man.
C. S. Riley, Winnipeg, Man.
G. V. Hastings, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. N. Boyd, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$22,961,706
Automobile	185,815
Total	$23,147,521

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE

Head Office, Ottawa, Ont.

OFFICERS

Manager—Edgar D. Hardy, Ottawa.

ADVISORY COMMITTEE

W. E. Bigwood, Byng Inlet, Ont.
Duncan McLaren, Toronto.
Arthur H. Campbell, Montreal, Que.
W. Gerard Power, St. Pacome, Que.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance among its members, restricted to risks on property situated in the Provinces of Ontario and Quebec.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$467,275

CANADIAN ORDER OF THE WOODMEN OF THE WORLD

Head Office, London, Ont.

Officers

Head Consul Commander—Clair Jarvis, London, Ont. Head Clerk—P. C. Hooper, London.
Head Adviser Lieutenant—Charles Hanna, Belleville, Ont.
Head Banker—John H. S. Saunders, London.
Head Physician—Dr. J. L. Huffman, London. Head Escort—Andrew Graham, Toronto.
Head Watchman—R. J. Buckingham, Winnipeg, Man. Head Sentry—H. H. McHattie, Toronto.
Managers—John Manning, London; E. E. Hilton, Strathroy, and Wm. Meen, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life and Sickness Insurance to the extent authorized by the Order's Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $5,454,242

CANADIAN SURETY COMPANY

Head Office, Toronto.

Officers

President—F. W. Lafrentz. General Manager—W. H. Hall
Vice-Presidents—Sir George Burn, T. Bradshaw.
Secretary—Wm. H. Burgess. Treasurer—E. C. Tyrell.

Directors

F. W. Lafrentz, New York, N.Y.
T. Bradshaw, F.I.A., Toronto.
R. R. Brown, New York, N.Y.
Sir George Burn, Ottawa.
D. H. Cook, New York, N.Y.
A. J. Brown, Montreal.
W. H. Hall, Toronto.
F. Gordon Osler, Toronto.
F. J. Parry, New York, N.Y.
Wilmot L. Matthews, Toronto.
Henry C. Willcox, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Automobile Insurance, Burglary, Forgery, Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile and other classes ..... No Report.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Ottawa, Ont.

OFFICERS

President—John J. Lyons.
Vice-Presidents—L. N. Poulin and Col. L. T. Martin.
Treasurer—D. J. O'Brien, Ottawa.
Managing Director—A. E. Corrigan.
Secretary—E. M. McNiece.
C. B. Cullinan, Actuary, Ottawa.

DIRECTORS

John J. Lyons, Ottawa.
L. N. Poulin, Ottawa.
Col. L. T. Martin, Ottawa.
A. A. Fournier, Ottawa.
Dr. N. A. Dussault, Quebec.
R. P. Gough, Toronto.
N. H. McAuliff, Ottawa.
G. Grant, Ottawa.
E. N. Tobin, Bromptonville.
Col. D. R. Street, Ottawa.
A. E. Corrigan, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $4,313,595

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

OFFICERS

Manager for Canada—Arthur Barry, Montreal, Que.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Limited Explosion, Hail, and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $8,358,936

THE CASUALTY COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Charles S. Blackwell.
Managing Director—A. Wyburn Eastmure.

DIRECTORS

Charles S. Blackwell, Toronto.
Albert Matthews, Toronto.
Walter W. Cumming, Toronto.
Albert Brown, Toronto.
L. H. Eastmure, Toronto.
Allan E. Renfrew, Toronto.
A. Gowan Strathy, Toronto.
A. Wyburn Eastmure, Toronto.
W. J. Keens, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Automobile, Burglary, Fire and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile and other classes ..... No report

CATHOLIC ORDER OF FORESTERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—M. F. Mogan, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$6,024,301

CENTRAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Lewis Laing, Montreal.

Chief Agent and Attorney for Ontario—H. Churchill Smith.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion and Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$930,796

CENTRAL MANUFACTURERS MUTUAL INSURANCE COMPANY

Head Office, Van Wert, Ohio.

Manager for Canada and Chief Agent and Attorney for Ontario.
Vance S. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, on the 31st December, 1923:

Fire	$13,650

CENTURY INSURANCE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

Manager for Canada—T. W. Greer, Vancouver, B.C.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$24,818,478

COLUMBIA INSURANCE COMPANY

Head Office, Jersey City, New Jersey.

Manager for Canada—J. B. Paterson, Montreal.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,474,035
Automobile	2,078,038
Inland Transportation	127,388
Total	$6,679,461

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA

Head Office, Toronto.

Officers

President—J. Harry Dodgson.
Past President—Walter Moore.
1st Vice-President—F. J. Zammers.
2nd Vice-President—H. L. Wilmot.
Treasurer—E. Fielding.
Secretary—Jno. Rutherford.

Directors

J. Harry Dodgson, Toronto.
F. J. Zammers, Toronto.
H. L. Willmot, Toronto.
Walter Moore, Toronto.
C. A. E. Colwell, Toronto.
Alex. Cook, Toronto.
Jno. Everett, Toronto.
R. F. Gray, Toronto.
A. E. Gynn, Toronto.
B. E. Miller, Toronto.
B. F. Selby, Toronto.
Robert Wood, Toronto.
W. H. Williams, Toronto.
F. G. Unstadt, Kitchener.
F. W. Sterling, Vancouver.
J. S. Hamilton, Brantford.
D. J. Waterous, Brantford.
W. Williamson, Montreal.
Geo. Campbell, Toronto.
Geo. W. Wilson, Ottawa.
F. L. DeWolfe, Brockville.
R. T. Hunter, Hamilton.
P. A. Sommerville, Hamilton.
P. Entwistle, Hamilton.
E. J. Fenwick, Hamilton.
W. R. Madill, Hamilton.
M. P. Malone, Hamilton.
C. P. Rason, Hamilton.
H. C. Wright, Hamilton.
Adam Taylor, Guelph.
T. H. Gemmell, Guelph.
W. H. Graham, Kingston.
J. E. Singleton, Kingston.
W. J. Moody, Kitchener.
W. J. Hopwood, Peterboro.
A. E. Rowland, Winnipeg.
A. C. Merritt, Winnipeg.

The members are related as members of a fraternal benefit society.

The Association is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	approximately $12,000,000

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY

Head Office, Toronto.

OFFICERS

President—Chas. S. Parson.
Vice-President—Sam. M. Sterling.
Secretary—Richard Ivens.
Treasurer—S. R. Wickett.

DIRECTORS

Chas. S. Parson, Toronto.
Sam. M. Sterling, Toronto.
Robert Forbes, Toronto.
H. J. Dodgson, Toronto.
Robt. Maxwell, Toronto.
John Burns, Toronto.
Jno. Curtis, Toronto.
H. L. Willmot, Toronto.
A. J. Tipping, Toronto.
L. R. Arnett, Toronto.
W. F. Smith, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$2,046,850

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)

Head Office, London, England.

OFFICERS

Manager for Canada—W. S. Jopling, Montreal.
Chief Agent and Attorney for Ontario—George R. Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Life, Limited Explosion, Sprinkler Leakage, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$61,893,388
Life	60,000
Total	$61,953,388

CONFEDERATION LIFE ASSOCIATION

Head Office, Toronto.

OFFICERS

President—J. K. Macdonald.
General Manager—Charles S. Macdonald.
Vice-Presidents—Joseph Henderson and Col. Albert E. Gooderham.
Secretary—James A. Macdonald.

DIRECTORS

John Macdonald, Toronto.
Thos. J. Clark, Toronto.
Lieut.-Col. J. F. Michie, Toronto.
Peleg Howland, Toronto.
John Firstbrook, Toronto.
James E. Ganong, Toronto.
Wilmot L. Matthews, Toronto.
B. B. Cronyn, Toronto.
R. S. Waldie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$45,343,962

THE CONNECTICUT FIRE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tatley, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Hail and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,437,868
Explosion	41,547
Sprinkler Leakage	21,608
Total	$10,501,023

CONTINENTAL CASUALTY COMPANY

Head Office, Chicago, Ill.

Manager for Canada—E. F. Alexander, Toronto.
Chief Agent and Attorney for Ontario—E. F. Alexander, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile, excluding insurance against loss or damage by fire, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile Accident Sickness Liability	Indeterminate.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Head Office, New York City.

Manager for Canada—W. E. D. Baldwin, Montreal.
Chief Agent and Attorney for Ontario—Parkes, McVittie & Shaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Hail, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act for the transaction of Inland Marine.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$26,176,519
Tornado	637,229
Riot and Explosion	98,000
Automobile	84,867
Total	$26,996,615

CONTINENTAL LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—George B. Woods. Managing-Director—George B. Woods.
1st Vice-President and Medical Adviser—H. Wilberforce Aikins. Assistant General Manager—
2nd Vice-President—Sidney Jones. Charles H. Fuller.
Secretary—Newton J. Lander. Actuary—A. Pedoe.

DIRECTORS

George B. Woods, Toronto.
H. Wilberforce Aikins, Toronto.
Sidney Jones, Toronto.
E. E. Sharpe, Winnipeg, Man.
N. L. Paterson, Toronto.
Richard Southam, Toronto.
Wm. A. Medland, Toronto.
J. B. Holden, Toronto.
John W. Hobbs, Toronto.
Wm. A. Denton, Toronto.
Wm. A. Dryden, Brooklin.
John T. Richardson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $10,162,047

THE CORNHILL INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—O. W. Dettmers, Montreal.
Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile and Tornado Insurance and Insurance against damage to property of any kind caused by the explosion of natural or other gas.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $4,839,894

CROWN LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—G. T. Somers. General Manager and Actuary—H. R. Stephenson
Treasurer—R. T. Couch.

DIRECTORS

G. T. Somers, Toronto.
W. Dineen, Toronto.
W. R. Morson, Toronto.
G. O. Somers, Toronto.
G. A. Morson, Havana, Cuba.
J. G. Kent, Toronto.
Sir Charles H. Tupper, Vancouver.
F. R. McD. Russell, Vancouver.
David Wood, Winnipeg, Man.
John F. Ellis, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $19,409,496

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

Head Office, Montreal.

OFFICERS

President—Fred W. Evans. Vice-President—Wm. Hanson.
General Manager and Secretary—Robert Welch.

DIRECTORS

Fred W. Evans, Montreal.
Wm. Hanson, Montreal.
Sir Hormisdas Laporte, Montreal.
Wm. Fairman, Montreal.
A. D. Anderson, Westmount, Que.

Chief Agent and Attorney for Ontario—R. O. Robertson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness, Limited Explosion and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... Not recorded

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Col. A. E. Gooderham. Vice-President—C. A. Withers.
Managing Director—C. A. Withers. Secretary-Treasurer—J. L. Turquand.

DIRECTORS

Col. A. E. Gooderham, Toronto.
C. A. Withers, Toronto.
Col. G. G. Blackstock, Toronto.
Sir Donald D. Mann, Toronto.
D. G. Ross, Toronto.
Geo. E. Gooderham, Toronto.
Albert E. Gooderham, Jr., Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1925, to transact Fire, Life, Automobile, Inland Transportation, Accident, Burglary, Guarantee, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $23,263,538

THE DOMINION FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Lieut. Col. Robt. F. Massie. Vice-President—Philip Pocock.
Assistant Secretary—Frank Young.

DIRECTORS

Lieut.-Col. Robt. F. Massie, Toronto.
Philip Pocock, London, Ont.
R. A. Brock, Montreal, Que.
R. S. Cassels, K.C., Toronto.
Alfred A. F. James, Milwaukee.
Geo. J. Cuthbertson, Toronto.
Emile Ostiguy, Montreal, Que.
Dr. Thaddeus Walker, Walkerville.
Maj. Howard Green, Milwaukee.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire.....$40,086,726
Automobile.....No report.

DOMINION LIFE ASSURANCE COMPANY

Head Office, Waterloo, Ont.

OFFICERS

President—Thos. Hilliard. Vice-Presidents—E. F. Seagram.
Vice-President and Managing Director—Ford S. Kumpf. Geo. D. Forbes.
Assistant Manager and Secretary—J. K. Pickett. Treasurer—Herb. Schaus.
Actuary—A. N. McTavish.

DIRECTORS

Thos. Hilliard, Waterloo.
E. F. Seagram, Waterloo.
Geo. D. Forbes, Hespeler.
C. W. Wells, Waterloo.
J. H. Gundy, Toronto.
Thos. Bradshaw, Toronto.
Ford S. Kumpf, Waterloo.
W. Vandusen, Toronto.
W. T. Parke, Woodstock, Ont.
Geo. A. Dobbie, Galt, Ont.
A. J. Andrews, K.C., Winnipeg, Man.
W. L. Hilliard, M.D., Waterloo.
H. M. Snyder, Waterloo.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $34,005,377

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—J. H. Riddell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable; Limited Explosion, Hail and Sprinkler Leakage and Tornado Insurance. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $35,890,625

T. EATON LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—R. Y. Eaton. Vice-Presidents—Harry McGee, C. Boothe.
Manager—John A. Livingstone. Secretary-Treasurer—J. J. Vaughan.

DIRECTORS

R. Y. Eaton, Toronto.
Harry McGee, Toronto.
C. Boothe, Toronto.
Lady F. M. Eaton, Toronto.
S. Wilson, Winnipeg, Man.
G. T. Wolfe, Toronto.
W. G. Dean, Toronto.
H. M. Tucker, Winnipeg, Man.
R. W. Eaton, Toronto.
J. J. Vaughan, Toronto.
Mrs. J. S. Burnside, Toronto.
C. N. Mills, Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $2,421,380

EDINBURGH ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—

David Thorburn Symons, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to collect premiums and pay claims connected with policies existing at 31st March, 1878.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life ..... No report.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED)

Head Office, London, Eng.

Manager for Canada—C. W. I. Woodland, Montreal.
Chief Agent and Attorney for Ontario—C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Hail, Sickness, Sprinkler Leakage, Steam Boiler, Plate Glass and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire and other classes $58,726,351

ENSIGN INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Alfred F. James. Vice-President—Robt. F. Massie.
Secretary—Neil W. Renwick

DIRECTORS

Alfred F. James, Milwaukee, Wis.
Robt. F. Massie, Toronto.
John A. Bremner, Toronto.
Robt. Camp, Milwaukee, Wis.
Howard Greene, Milwaukee, Wis.
James R. Jamieson, Winnipeg, Man.
Geo. M. Kelley, Toronto.
Wm. D. Reed, Milwaukee, Wis.
John B. Kay, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $1,981,013

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Head Office, Providence, Rhode Island.

Manager for Canada—J. W. Tatley, Montreal.
Chief Agent and Attorney for Ontario—Thomas S. Minton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Hail, Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$3,756,661
Sprinkler Leakage	Nil

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Head Office, New York, N.Y.

Manager for Canada—Gerald F. Brophy, Montreal.
Chief Agent and Attorney for Ontario—M. F. J. Bowman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance (limited to the transaction of business in connection with Canadian policies issued before April 1st, 1922).

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$9,903,934

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED

Head Office, Colchester, England.

Manager for Canada—R. R. Martin, Montreal.
Chief Agent and Attorney for Ontario—Douglas Gooderham Ross, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$5,503,852

EXCELSIOR LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—David Fasken, K.C. Vice-Presidents—Alex. Fasken, K.C.,
Manager—J. H. Black. Joseph Wright.
Assistant Manager and Actuary—T. A. Dark, A.I.A., F.A.S.
Secretary-Treasurer—C. P. Muckle, A.A.S.

DIRECTORS

David Fasken, K.C., Toronto.
Alex. Fasken, K.C., Toronto.
Joseph Wright, Toronto.
Hon. J. L. Perron, K.C., Montreal.
George E. Weir, Dresden, Ont.
W. H. Gooderham, Toronto.
Hon. Senator George Gordon, North Bay.
George R. Warwick, Toronto.
J. C. Waugh, Winnipeg, Man.
Anthony M. Rankin, M.P.P., Collins Bay.
James L. Ross, Toronto.
J. H. Black, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $22,747,423

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—George A. DeClerq, Montreal, Que.
Chief Agent and Attorney for Ontario—Harold C. Humphries, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Burglary, Plate Glass, Sickness, Steam Boiler, Automobile (excluding insurance against loss or damage by fire), and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile
Plate Glass
Accident
Sickness ..... Not reported.
Burglary
Steam Boiler
Other Liability

FIDELITY INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. Arthur E. Kirkpatrick. Vice-President—Sidney W. Band.
Secretary—Wm. R. Kirkpatrick.

DIRECTORS

Col. Arthur E. Kirkpatrick, Toronto.
Sidney W. Band, Toronto.
R. Howard Bland, Baltimore, Md.
W. W. Symington, Baltimore, Md.
W. Geo. Hynson, Baltimore, Md.
Gerard B. Strathy, Toronto.
Henry J. Wright, Toronto.
Brig.-Gen. Chas. H. Mitchell, Toronto.
Chas. O. Scull, Baltimore, Md.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Guarantee ..... No report.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—W. E. D. Baldwin, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 21st day of March, 1925, to transact Fire, Explosion, Hail, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act for the transaction of Ocean and Inland Marine.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$30,760,575
Tornado	763,052
Riot and Explosion	12,000
Automobile	154,291
Total	$31,689,918

FIRE ASSOCIATION OF PHILADELPHIA

Head Office, Philadelphia, Penn.

Manager for Canada—Theodore Meunier, Montreal.
Chief Agent and Attorney for Ontario—F. J. Lamb, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$2,280,455

FIRE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

Officers

President—Hon. Senator R. Dandurand, K.C., P.C.
Vice-President and Managing Director—J. E. Clement.

Directors

Hon. Sen. R. Dandurand, K.C., P.C., Montreal.
Hon. Sen. C. P. Beaubien, Montreal.
Hon. Sir Lomer Gouin, P.C., K.C., M.G., Montreal.
N. Lavoie, Quebec.
Hon. R. Lemieux, K.C., P.C., Montreal.
J. E. Clement, Montreal.
J. M. Fortier, Montreal.
C. M. Hart, Montreal.
Donat Raymond, Montreal.
W. G. Ross, S.S.D., Winnipeg.
Capt. William Robinson, Winnipeg.

Chief Agent and Attorney for Ontario—Eric E. Ryerson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$19,762,196

FIREMAN'S FUND INSURANCE COMPANY

Head Office, San Francisco, Cal.

Manager for Canada and Chief Agent and Attorney for Ontario—
G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$3,240,429
Automobile	172,214
Inland Transportation	22,500
Total	$3,435,143

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Head Office, Newark, N.J.

Manager for Canada—Angus G. Fairbairn, Montreal.
Chief Agent and Attorney for Ontario—Douglas K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail and Tornado Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$3,211,570
Tornado	6,000
Total	$3,217,570

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA

Head Office, Philadelphia, Penn.

Manager for Canada—F. W. Evans, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail and Tornado.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$1,017,875

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie. Vice-President—R. S. Waldie.
General Manager—Thos. H. Hall.
Assistant Manager—W. A. Barrington.

DIRECTORS

Col. J. F. Michie, Toronto. Thos. H. Hall, Toronto.
R. S. Waldie, Toronto. Fred Richardson, Philadelphia, Pa.
F. Norie-Miller, Perth, Scotland. J. A. McIntosh, Toronto.
Rt. Hon. Lord Morris, P.C., K.C.M.G., London, Eng.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Hail, Plate Glass, Sickness and Steam Boiler and insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$5,752,026
Accident	8,906,456
Employers' Liability	3,987,232
Automobile	34,330,000
Auto Fire and Theft	3,557,112
Boiler	2,098,700
Burglary	2,862,561
Guarantee	4,383,847
Total	$65,877,934

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Head Office, Perth, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—Thomas H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Burglary, Plate Glass, Employers' Liability, Tornado, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$2,536,480

GENERAL ANIMALS INSURANCE COMPANY OF CANADA*

Head Office, Montreal.

OFFICERS

President—W. W. Evans. Vice-President and General Manager—A. E. Dawson.
Vice-President—G. L. Smith.

DIRECTORS

Lt.-Col. C. Hackerman, Peterboro. J. N. Perrault, Montreal, Que.
J. T. Braund, Peterboro. M. A. McKenzie, Toronto.
R. A. LeDuc, Montreal. N. Rochons, Montreal, Que.
A. Champagne, Montreal.

Chief Agent and Attorney for Ontario—A. E. Dawson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Automobile (excluding insurance against loss or damage by fire), Live Stock and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Live Stock	$182,156

*Name changed to Canadian General Insurance Company.

GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE

(Compagnie D'Assurances Generales Contre L'Incendie.)

Head Office, Paris, France.

Manager for Canada—T. F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—William Johnstone, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$6,414,897

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Head Office, Philadelphia, Pa.

Manager for Canada—Angus G. Fairbairn, Montreal, Que.

Chief Agent and Attorney for Ontario—Russell Meikle, Port Arthur, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$43,200

GLENS FALLS INSURANCE COMPANY

Head Office, Glens Falls, N.Y.

Manager for Canada and Chief Agent and Attorney for Ontario—Roy T. Leavens, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$6,826,929
Ocean, Marine and Inland Transportation	753,420
Automobile	1,149,348
Tornado	444,082
Riot and Explosion	.....
Tourists' Baggage	2,900
Total	$9,176,679

THE GLOBE INDEMNITY COMPANY OF CANADA

Head Office, Montreal, Quebec.

OFFICERS

President and Manager—F. C. Browning. Vice-Presidents—G. L. Lloyd, Lewis Laing.
Secretary—G. L. Lloyd.

DIRECTORS

F. C. Browning, Montreal, Que.
G. L. Lloyd, Montreal, Que.
Lewis Laing, Montreal, Que.
Hugh Lewis, Liverpool, Eng.
Sir Frederick Williams-Taylor, Montreal.
James Carruthers, Montreal, Que.
J. Theo. Leclerc, Montreal, Que.
W. Molson Macpherson, Quebec.

Chief Agent and Attorney for Ontario—H. H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Forgery, Guarantee, Inland Transportation, Plate Glass, Sickness and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$22,743,659
Automobile	5,393,664
Total	$28,137,323

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—J. W. Binnie.
Chief Agent and Attorney for Ontario—Ernest L. McLean, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Inland Transportation, Tornado, Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person), and Explosion Insurance (as limited by Company's charter). The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$40,817,534
Explosion	3,009,884
Automobile	1,767,694
Inland Marine	10,450
Total	$45,605,562

GRAIN DEALERS NATIONAL MUTUAL FIRE INSURANCE COMPANY

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
Norman S. Jones, Hamilton.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$258,035

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

Head Office, Montreal, Que.

OFFICERS

Grand President—F. J. Curran, K.C., Montreal.
Grand 1st Vice-President—W. E. Farrell, Fredericton, N.B.
Grand Secretary—J. E. Howison, Montreal.
Grand Treasurer—W. J. McKee, Windsor, Ont.
Grand Solicitor—C. J. Foy.
Grand Medical Adviser—B. A. Conroy, M.D., Montreal.
Actuary—Dr. F. Sanderson, Toronto.

TRUSTEES

W. J. Sutherland, Smith's Falls, Ont. H. E. R. Stock, Elliott House, Toronto.
Chas. A. Pariseault, Montreal, Que.

Chief Agent and Attorney for Ontario—J. Francis Boland, Toronto.

The members are related as members of a fraternal benefit society.

The Society is authorized by license issued by Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $2,566,371 80

GRAND ORANGE LODGE OF BRITISH AMERICA

Head Office, Toronto, Ontario.

OFFICERS

Hon. W. D. McPherson, K.C. Vice-President—Dr. J. J. Williams.
Medical Referee—Dr. Burns. Secretary-Treasurer—T. H. Bell.

Solicitor—J. A. Worrell.

DIRECTORS

Hon. W. D. McPherson, K.C., Toronto. Benjamin Kirk, Toronto.
Dr. J. J. Williams, Woodstock. H. C. Hocken, M.P., Toronto.
Lt.-Col. Thomas A. Duff, Toronto.

The members are related as members of a fraternal benefit society. The society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance in force, 31st December, 1923:

Life..... $3,024,500

GREAT AMERICAN INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Wm. Robins, Toronto.
Chief Agent and Attorney for Ontario—William Robins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$14,991,787
Automobile	1,000
Tornado	91,644
Total	$15,084,431

THE GREAT WEST LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—A. Macdonald. Vice-Presidents—R. T. Riley, Sir A. M. Nanton. G. F. Galt.
General Manager—C. C. Ferguson, A.I.A., F.A.S..
Assistant General Manager and Secretary—A. Jardine.
Comptroller—A. J. D. Morgan. Actuary—F. D. MacCharles, M.A., F.A.S.
Treasurer—W. McQuaker.

DIRECTORS

A. Macdonald, Winnipeg.
Sir A. M. Nanton, Winnipeg.
G. W. Allan, Winnipeg.
G. R. Crowe, Winnipeg.
A. Kelly, Winnipeg.
W. H. Cross, Winnipeg.
R. T. Riley, Winnipeg.
M. F. Christie, Winnipeg.
M. Bull, Winnipeg.
W. P. Riley, Winnipeg.
Sir D. H. McMillan, K.C.M.G., Winnipeg.
G. F. Galt, Winnipeg.

Chief Agent and Attorney for Ontario—C. H. Carpenter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

The amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$71,283,457

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—R. Welch, Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance. This Company is collecting premiums and paying claims on existing business in Ontario.

The amount of Insurance in force in Ontario:

Life	No report.

GUARANTEE COMPANY OF NORTH AMERICA

Head Office, Montreal, Que.

OFFICERS

President and Manager—Henry E. Rawlings. Vice-President—Wm. McMaster.
Secretary and Treasurer—Wm. S. Chadwick.

DIRECTORS

Henry E. Rawlings, Montreal.
Wm. McMaster, Montreal.
Sir Vincent Meredith, Bart., Montreal.
James B. Forgan, Chicago, Ill.
Hon. E. C. Smith, St. Albans.
John Macdonald, Toronto.
Henry Tatnall, Philadelphia, Pa.
Sir Augustus Nanton, Winnipeg, Man.
Frank Scott, Montreal.
Hon. Smeaton White, Montreal.
Philip Stockton, Boston, Mass.

Chief Agent and Attorney for Ontario—Wm. A. Medland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Guarantee	$9,298,923

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND

Head Office, London, Eng.

CANADIAN TRUSTEES

D. Forbes Angus, Montreal.
Tancrede Bienvenu, Montreal.
Hon. A. W. Atwater, Montreal.
Zephirin Hebert, Montreal.

Manager for Canada—H. M. Lambert, Montreal, Que.

Chief Agent and Attorney for Ontario—H. N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$69,102,266
Explosion	538,650
Total	$69,640,916

GUARDIAN INSURANCE COMPANY OF CANADA

Head Office, Montreal, Que.

OFFICERS

President—D. Forbes Angus. Vice-President and Managing Director—H. M. Lambert.
Secretary—John Good.

DIRECTORS

D. Forbes Angus, Montreal.
H. M. Lambert, Montreal.
Hon. A. W. Atwater, Montreal.
F. W. Molson, Montreal.
Zephirin Hebert, Montreal.
Geo. W. Reynolds, London, Eng.
Hon. Evelyn Hubbard, Montreal.
A. G. Sweet, Montreal.
F. L. Wanklyn, Montreal.

Chief Agent and Attorney for Ontario—Hiram N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Limited Explosion, Inland Transportation, Steam Boiler and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$9,468,129

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY OF WISCONSIN

Head Office, Steven's Point, Wisconsin.

Manager for Canada—C. L. Clark, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance to the extent authorized by the Company's articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$2,333,332

HARTFORD ACCIDENT AND INDEMNITY COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile (excluding insurance against loss or damage by fire), Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Amounts undetermined.

THE HARTFORD FIRE INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Aviation, Explosion, Inland Transportation, Cyclone or Tornado, Automobile (excluding insurance against loss by reason of bodily injury to the person), Sprinkler Leakage and Weather Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$75,332,262
Automobile	Undetermined
Rainfall	"
Tornado	"
Inland Transportation	"
Explosion	"
Total	$75,332,262

HARTFORD LIVE STOCK INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Live Stock Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Live Stock	$477,846

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—H. N. Roberts, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact the business of guaranteeing the Policy Contracts of the Boiler Inspection and Insurance Company of Canada (to which license is restricted).

Amount of Insurance at risk in Ontario, 31st December, 1923:

Steam Boiler (re-insurance only).....Amount not reported.

THE HOME INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—F. W. Evans, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Burglary, Explosion, Sprinkler Leakage, Hail, Property Damage, Tornado, Inland Transportation and Weather Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$27,594,032
Automobile	661,949
Hail and Tornado	18,279,032
Inland Transportation	7,000
Total	$46,542,013

THE HUDSON BAY INSURANCE COMPANY

Head Office, Montreal.

Officers

President—J. H. Labelle.
Vice-President—Fred. W. Walker.
Secretary—Fred. J. Walker.
Assistant Secretary—Allan F. Glover.

Directors

J. H. Labelle, Montreal.
J. J. Atkinson, Liverpool, Eng.
W. H. Barker, Vancouver, B.C.
Geo. B. Fraser, Montreal, Que.
R. A. Mannings, Montreal.
Fred W. Walker, Vancouver, B.C.
P. R. Gault, Montreal, Que.
P. J. Quinn, Toronto, Ont.
A. St. Cyr, Montreal, Que.

Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$12,839,461

IMPERIAL ASSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—W. Austin Suckling, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Hail and Sprinkler Leakage Insurance.

The Company commenced business in Ontario, February 6th, 1923.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$1,328,439

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

Head Office, Toronto.

Officers

President—H. C. Cox.
Vice-President—Lieut.-Col. N. G. Marshall.
Managing Director—E. Willans.
Secretary—F. W. Cox.

Directors

H. C. Cox, Toronto.
Lieut.-Col. N. G. Marshall, Toronto.
R. Bickerdike, Montreal.
S. Burrows, Belleville, Ont.
G. A. Morrow, Toronto.
D. B. Hanna, Toronto.
P. G. Goldsmith, C.B.E., M.D., Toronto.
W. D. Robb, Montreal, Que.
W. G. Morrow, Peterboro, Ont.
A. McT. Campbell, Winnipeg, Man.
W. B. Meikle, Toronto.
E. Willans, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident	$17,956,089
Automobile	6,512,123
Automobile Fire	1,074,618
Liability	190,000
Guarantee	6,819,751
Total	$32,552,581

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—G. A. Morrow.
Managing Director—J. F. Weston.
Asst. General Manager—G. Cecil Moore.
Treasurer—H. T. Roesler.
Vice-Presidents—S. J. Moore, E. T. Malone, K.C.
Secretary—D. Matheson.
Actuary—J. G. Parker.

DIRECTORS

G. A. Morrow, Toronto.
S. J. Moore, Toronto.
Sir John Aird, Toronto.
T. Bradshaw, Toronto.
Dr. F. R. Eccles, London.
Hon. Wm. Harty, Kingston.
Sir Herbert Holt, Montreal.
E. T. Malone, K.C., Toronto.
Hon. Sir Edward Kemp, Toronto.
W. G. Morrow, Peterboro.
Jas. Ryrie, Toronto.
Warren Y. Soper, Ottawa.
J. F. Weston, Toronto.
H. H. Williams, Toronto.
Frank P. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $63,702,787

THE IMPERIAL INSURANCE OFFICE

(Formerly the Imperial Underwriters Corporation of Canada)

Head Office, Toronto.

OFFICERS

President and Managing Director—Lyman Root.
Vice-President and Asst. Managing Director—Robert Lynch Stailing.
Secretary—F. E. Heyes.

DIRECTORS

Lyman Root, Toronto.
Robert Lynch Stailing, Toronto.
A. H. Butler, Toronto.
H. F. Petman, Toronto.
W. J. Blackburn, Toronto.
Geo. S. Lyon, Toronto.
H. W. Muskett, Toronto.
Thos. A. Brydall, Toronto.
Chas. J. Harvey, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Limited Explosion, Guarantee, Tornado and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $18,809,296

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

Head Office, Philadelphia, Pa.

Manager for Canada—Harold Hampson, Montreal.
Chief Agent and Attorney for Ontario—J. Ernest Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile (excluding Insurance against loss or damage by fire), Burglary, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, at 31st December, 1923:

Accident, Automobile, Plate Glass, Sickness ..... No fixed amount.

THE INDEPENDENT ORDER OF FORESTERS

Head Office, Toronto.

Officers

W. H. Hunter, B.A., Supreme Chief Ranger, Toronto.
Victor Morin, B.A., LL.D., Past Supreme Chief Ranger, Montreal, Que.
Frank E. Hand, Supreme Vice Chief Ranger, Los Angeles, Cal.
George E. Bailey, Supreme Secretary, Toronto.
George R. Cottrelle, Supreme Treasurer, Toronto.
C. B. Dickson, M.D., Supreme Physician, Los Angeles, Cal.
Joseph D. Clark, Supreme Counsellor, Dayton, O.
Judge M. N. Cockburn, K.C., Supreme Councilman, St. Stephen, N.B.
Joseph M. Baum, Supreme Councilman, New York.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000, upon any one life.

Amount of Insurance in force in Ontario, 31st December, 1923:

Life $28,577,213

THE INSURANCE COMPANY OF NORTH AMERICA

Head Office, Philadelphia.

Manager for Canada—Robert Hampson & Sons, Ltd., Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Inland Transportation, Explosion, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $57,460,421

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Head Office, Philadelphia, Penn.

Manager for Canada—J. W. Binnie, Montreal.
Chief Agent and Attorney for Ontario—W. E. Kollman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Burglary, Inland Transportation, Tornado, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,992,210
Explosion	5,000
Total	$4,997,210

INTERNATIONAL FIDELITY INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada and Chief Agent and Attorney for Ontario—Neil Sinclair, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fidelity	$253,750

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

Head Office, New York City.

Manager for Canada—M. L. Brown, Montreal.
Chief Agent and Attorney for Ontario—H. M. Kirshenbaum, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Disability and Sickness Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$158,750

KNIGHTS OF PYTHIAS, THE SUPREME LODGE

Head Office, Indianapolis, Ind.

Manager for Canada—E. A. Horton, St. Thomas.

Chief Agent and Attorney for Ontario—Alex. Coulter, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life Insurance	323,350

KNIGHTS OF COLUMBUS

Head Office, New Haven, Conn.

Manager for Canada—Geo. H. Boivin, M.P., Granby, Que.
Chief Agent and Attorney for Ontario—George Hanrahan, Windsor, Ont.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

The Society commenced business in Ontario, May 1st, 1923.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $50,000

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Accident, Sickness, Burglary, Limited Explosion, Plate Glass, Guarantee and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $17,160,919

LIFE ASSOCIATION OF SCOTLAND

Head Office, Edinburgh, Scotland.

Manager for Canada—Chas. M. Holt, Montreal.

Chief Agent and Attorney for Ontario—Robert Charles Donald, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance in force in Ontario, 31st December, 1923:

Life ..... No report.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada—Lewis Laing, Montreal.

Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Life, Sprinkler Leakage, Tornado, Accident, Automobile, Guarantee, Burglary, Inland Transportation, Sickness and Plate Glass Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine.

Amount of Insurance in force, 31st December, 1923:

Fire $86,180,641

LIVERPOOL-MANITOBA ASSURANCE COMPANY

Head Office, Montreal.

OFFICERS

President and Managing Director—Lewis Laing.
Vice-President and Secretary—R. Forster Smith.

DIRECTORS

Lewis Laing, Montreal.
Hugh Lewis, Liverpool, Eng.
James Carruthers, Montreal.
W. Molson Macpherson, Montreal.
R. Forster Smith, Montreal.
F. C. Browning, Montreal.
Sir Frederick Williams-Taylor, Montreal.

Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Automobile, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$28,969,373
Automobile	1,376,964
Riot	1,375,000
Total	$31,721,337

THE LONDON ASSURANCE

Head Office, London, Eng.

Joint Managers for Canada—W. Kennedy and W. B. Colley, Montreal.
Chief Agent and Attorney for Ontario—H. N. Dewitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Limited Explosion, Inland Transportation and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$38,297,907

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Geo. Weir, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Guarantee, Burglary, Accident, Hail, Limited Explosion, Plate Glass, Sickness, Automobile, Forgery, Inland Transportation and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire (new business)	$25,552,888

LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Explosion and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$85,875,627
Automobile	592,315
Total	$86,467,942

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

Head Office, Toronto.

Officers

President—Alfred Wright

Manager and Secretary—Alexander MacLean

Directors

Alfred Wright, Toronto.
A. E. Blogg, Toronto.
Colin E. Sword, Montreal.
C. M. Horswell, Toronto.
Alexander MacLean, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Insurance against loss or damage occasioned by larceny, theft or stealing from the person by violence, threat, hold-up or otherwise.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire and other classes.....Not recorded.

THE LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

Managers for Canada—Alex. Bisset and W. H. R. Emmerson.
Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$8,965,915

THE LONDON LIFE INSURANCE COMPANY

Head Office, London, Ont.

OFFICERS

President—Dr. A. O. Jeffery, K.C. Vice-Presidents—W. M. Spencer,
General Manager—Ed. E. Reid, B.A., A.I.A. John G. Richter, F.A.S.
Secretary—J. Stanley Lovell, A.C.I.S.

DIRECTORS

Dr. A. O. Jeffery, K.C., London, Ont. Wm. Gorman, London, Ont.
W. M. Spencer, London, Ont. George M. Reid, London, Ont.
John G. Richter, F.A.S., London, Ont. J. E. Jeffery, London, Ont.
T. W. Baker, London, Ont. A. M. Smart, London, Ont.
H. S. Blackburn, London, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life.....$104,812,505 96

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

OFFICERS

President—P. A. McCallum. Vice-President—B. W. Ballard.
Secretary—A. V. Stamper.

DIRECTORS

P. A. McCallum, Toronto. A. R. Knight, Toronto.
W. J. Willcox, Winnipeg. B. W. Ballard, Toronto.
A. C. McMaster, Toronto. W. T. Kernahan, Toronto.
W. H. Hunter, Toronto. H. A. Fromings, Montreal.
A. G. Cruickshank, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $78,641,450
Automobile.....Not determined.

LOYAL PROTECTIVE INSURANCE COMPANY

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. Atkins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident and Sickness.....(quarterly). $30,928 76

LUMBERMEN'S MUTUAL CASUALTY COMPANY

Head Office, Chicago, Ill.

Manager for Canada—Vance C. Smith, Toronto.
Chief Agent and Attorney for Ontario—W. D. Riddell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Automobile Insurance.

Amount of Insurance at risk in Ontario at 31st December, 1923:

Automobile..... No fixed amount.

THE LUMBER UNDERWRITERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $2,590,282

LUMBERMEN'S UNDERWRITING ALLIANCE

Head Office, Kansas City, Mo.

Manager for Canada and Chief Agent and Attorney for Ontario—
L. D. Payette.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk, 31st December, 1923:

Fire..... $7,477,181

THE MACCABEES

Head Office, Detroit, Mich.

Manager for Canada—James S. Green, Toronto.
Chief Agent and Attorney for Ontario—John A. Paterson, K.C., Toronto.

The members are related as members of a fraternal benefit Society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $4,858,973

MANUFACTURERS' LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—W. G. Gooderham. Vice-Presidents—A. J. Wilkes, C. C. Dalton.
General Manager and Actuary—J. B. McKechnie.
Treasurer—L. A. Winter. Secretary—E. S. Macfarlane.
Actuary—J. H. Lithgow.

DIRECTORS

W. G. Gooderham, Toronto.
A. J. Wilkes, Brantford.
C. C. Dalton, Toronto.
E. R. C. Clarkson, Toronto.
F. G. Osler, Toronto.
M. R. Gooderham, Toronto.
D. G. Ross, Toronto.
J. B. McKechnie, Huttonville.
Wm. Stone, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $56,603,179.30

MANUFACTURING LUMBERMEN'S UNDERWRITERS

Head Office, Kansas City, Missouri.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of March, 1923:

Fire..... $5,356,483

MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile and Inland Transportation Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile	$204,170

MARYLAND CASUALTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada—F. J. Lightbourn.

Chief Agent and Attorney for Ontario—Irving W. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage, Steam Boiler and Forgery Insurance, and insurance against damage of property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery, and Automobile (excluding insurance against loss or damage by fire).

Amount of Insurance at risk in Ontario, 31st December, 1923: Not recorded.

THE MERCANTILE FIRE INSURANCE COMPANY

Head Office, Toronto.

Officers

President—Alfred Wright. Secretary—A. E. Blogg.

Directors

Alfred Wright, Toronto. C. M. Horswell, Toronto.
Alex. MacLean, Toronto. A. W. Blake, Vancouver, B.C.
C. E. Sword, Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$17,168,670

MERCHANTS CASUALTY COMPANY

Head Office, Waterloo, Ont.

OFFICERS

President—E. F. Seagram. Vice-President—S. C. Tweed.
General Manager—L. M. Fingard. Secretary Treasurer—C. E. Hanslip.

DIRECTORS

E. F. Seagram, Waterloo, Ont. Thos. W. Seagram, Waterloo.
S. C. Tweed, Waterloo. James Valentine, Waterloo.
J. C. Haight, K.C., Waterloo. Wm. Henderson, Waterloo.
Alloyes Bauer, Waterloo. W. G. Weichel, Waterloo.
Hon. F. C. Biggs, Toronto. J. F. M. Stewart, Toronto.
J. A. Martin, Kitchener. E. C. Mitchell, London, Ont.
E. M. Arnold, Elmira. R. B. Graham, K.C., Winnipeg.
E. K. Reiner, Wellesley, Ont. Hon. H. W. Laird, Regina.
L. M. Fingard, Waterloo. Hon. Smeaton White, Montreal, Que.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident Insurance (not including Employers' Liability), Sickness and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident and Sickness	$3,654,215
Automobile	15,656,603
Total	$19,310,818

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Head Office, City of New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$12,200,557

MERCHANTS MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$14,647,530

METROPOLITAN LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—A. F. C. Fiske, Ottawa.
Chief Agent and Attorney for Ontario—H. L. Briggs, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Accident and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $194,200,000

MILLERS NATIONAL INSURANCE COMPANY

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $5,604,885

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

Head Office, Des Moines, Iowa.

Manager for Canada and Chief Agent for Ontario—N. S. Jones, Hamilton, Ontario.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado, Limited Explosion and Sprinkler Leakage Insurance.

Amount at risk in Ontario at 31st December, 1923:

Fire..... $845,015

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

Head Office, New Uln, Minn.

Manager for Canada—C. L. Clark, Winnipeg.
Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance to the extent authorized by the Company's Articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $2,333,332

THE MONARCH LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. A. Matheson. Vice-President—F. W. Adams.
Vice-President and Managing Director—J. W. W. Stewart. Treasurer—Gordon H. Cooper.
Secretary—Geo. J. Telfer.

DIRECTORS

W. A. Matheson, Winnipeg. H. A. Mullins, Winnipeg.
F. W. Adams, Winnipeg. W. J. Blake Wilson, Vancouver.
H. W. Echlin, Winnipeg. W. W. Evans, Winnipeg.
W. L. Parrish, Winnipeg. J. W. W. Stewart, Winnipeg.
R. J. Gourley, Winnipeg.

Chief Agent and Attorney for Ontario—Arthur Splatt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$5,333,332

MOTOR UNION INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. MacInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Limited Explosion, Plate Glass, Sprinkler Leakage and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,333,710
Automobile	1,772,798
Total	$12,106,508

MOUNT ROYAL ASSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—Chas. G. Smith. Vice-President and Gen. Manager—P. J. Perrin.
Secretary and Assistant General Manager—H. C. Bourne.
Secretary and Treasurer—J. Deslongchamps.

DIRECTORS

Chas. G. Smith, New York City. Samuel McRoberts, New York City.
P. J. Perrin, Montreal. J. A. Vaillancourt, Montreal.
J. E. White, New York City. Hon. N. Perodeau, Montreal.
Arthur O. Choate, New York City. E. A. Ouimet, Montreal.

Chief Agent and Attorney for Ontario—Henry Harold York, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Limited Explosion and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$54,786,490

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Waterloo, Ont.

OFFICERS

President—Hume Cronyn.
Chairman of Executive—C. M. Bowman.
General Manager—Chas. Ruby.
Comptroller—A. E. Pequegnat, A.I.A.,F.A.S.
Medical Directors—J. F. Honsberger, M.D
J. M. Livingstone, M.D
Vice-Presidents—R. O. McCulloch, J. Kerr Fisken.
Asst. Gen. Manager—W. H. Somerville, A.I.A.
Actuary—M. S. Hallman.
Associate Actuary—J. M. Laing.
Supt. of Agencies—G. J. A. Reany.
Solicitors—Sims, Bray & McIntosh.

Secretary—H. M. Cook, A.I.A., F.A.S.

DIRECTORS.

Hume Cronyn, London.
R. O. McCulloch, Galt.
J. Kerr Fisken, Toronto.
C. M. Bowman, Southampton, Ont.
E. P. Clement, K.C., Kitchener.
L. J. Breithaupt, Kitchener.
Geo. Pattinson, Preston.
W. G. Watson, Toronto.
Sir Lomer Gouin, Montreal.
Vincent Massey, Toronto.
Louis La Course Lang, Kitchener.
Major-Gen. Hon. S. C. Mewburn, K.C., Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $129,625,368

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED

Head Office, Sydney, Australia.

Manager for Canada—J. P. Moore, Montreal.
Chief Agent and Attorney for Ontario—The Royal Trust Company.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Assurance.

Amount of Insurance in force, 31st December, 1923:

Life..... $5,515,127 90

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada—W. O. H. Dodds, Montreal.
Chief Agent and Attorney for Ontario—Hiram W. B. Jolley, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $17,094,274 30

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY

Head Office, Pittsburg, Pennsylvania.

Manager for Canada and Chief Agent and Attorney for Ontario—
Robert Frank Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$13,155,767

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—
Charles C. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$26,287,381
Explosion	116,000
Tornado	329,600
Sprinkler Leakage	18,000
Total	$26,750,981

NATIONAL FRATERNAL SOCIETY OF THE DEAF

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
George W. Reeves, Toronto.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, constitution and laws.

The Society commenced business in Ontario, January 15th, 1924.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

OFFICERS

Chairman of the Board—Col. Henry Cockshutt.
President—Geo. W. Beardmore. Vice-Presidents—A. H. Beaton.
General Manager—C. H. Carpenter. W. R. Hobbs,
Asst. Gen. Manager—F. Sparling. Assistant Secretary—Wm. C. Wait.
Actuary—J. W. Fisher.

DIRECTORS

A. H. Beaton, Toronto.
Geo. W. Beardmore, Toronto.
Hon. Henry Cockshutt, Brantford.
Hugh Blain, Toronto.
E. M. Macdonald, K.C., M.P., Halifax.
Albert S. Rogers, Toronto.
W. R. Hobbs, Toronto.
W. H. Merritt, St. Catharines.
Hon. Geo. P. Graham, Ottawa.
Hon. R. Lemieux, K.C., M.P., Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $8,481,108 73

THE NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $4,790,239

NATIONAL SURETY COMPANY

Head Office, New York City.

Manager for Canada—Clarence F. Smith, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Burglary, Forgery, Credit, Fraud and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Guarantee, etc. ..... Not recorded.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PENNSYLVANIA

Head Office, Pittsburgh, Penn.

Manager for Canada—Joseph G. Davis, Toronto.

Chief Agent and Attorney for Ontario—W. A. Suckling, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Automobile, Limited Explosion, Hail and Tornado Insurance.

Amount of Insurance in force in Ontario, 31st December, 1923:

Fire	$7,760,145
Tornado	3,162,070
Total	$10,922,215

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—J. E. Clement, Montreal.

Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$21,496,038

NEW HAMPSHIRE FIRE INSURANCE COMPANY

Head Office, Manchester, New Hampshire.

Manager for Canada—R. D. Grandpré, Montreal.

Chief Agent and Attorney for Ontario—Gavin Browne, Jr., Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Inland Transportation, Limited Explosion, Tornado and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,830,307

NEW JERSEY INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—H. A. Robertson.
Chief Agent and Attorney for Ontario—H. Begg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$3,427,698

NEWARK FIRE INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person, Tornado and Limited Explosion.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,935,486
Automobile	64,395
Total	$4,999,881

NEW YORK LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Percy V. Raven, Montreal.
Chief Agent and Attorney for Ontario—Ralph M. Devins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$37,103,923

NEW YORK PLATE GLASS INSURANCE COMPANY

Head Office, New York.

Manager for Canada—Geo. W. Pacaud, Montreal.

Chief Agent and Attorney for Ontario—Thomas H. Mason, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Plate Glass	No report.

NIAGARA FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—W. E. Findlay, Montreal.

Chief Agent and Attorney for Ontario—Robert W. Love, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$17,607,337
Automobile	24,306
Tornado	130,597
Explosion	Nil
Sprinkler Leakage	7,375
Total	$17,769,615

NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—John Hindmarsh. Vice-President and Manager—P. W. Peacock.
Secretary-Treasurer—F. H. Pyper. Vice-President—J. P. Moore.

DIRECTORS

John Hindmarsh, Montreal. W. S. Dresser, Sherbrooke, Que.
P. W. Peacock, Montreal. M. A. Phelan, Montreal.
J. P. Moore, Montreal. C. J. Fleet, Montreal.
Robertson Fleet, Montreal. W. J. Bloomfield, Sydney, Australia.
John J. Garvan, Sydney, Australia. A. M. Eedy, Sydney, Australia.

Chief Agent and Attorney for Ontario—Walter D'E. Strickland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Automobile, Burglary, Sickness and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident	$1,311,070
Automobile	1,340,000
Auto Fire and Theft	231,352
Liability	272,500
Burglary	46,750
Total	$3,201,672

NORTH AMERICAN LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Managing Director—L. Goldman.
Secretary—W. B. Taylor.
Treasurer—C. W. Strathy.
Vice-Presidents—W. K. George.
Col. D. McCrae.
Actuary—D. E. Kilgour.

DIRECTORS

L. Goldman, Toronto.
W. K. George, Toronto.
Col. D. McCrae, Guelph.
Hamilton Cassels, Toronto.
M. J. Haney, Port Credit.
J. A. Paterson, Toronto.
C. W. I. Woodland, Toronto.
E. H. Gurney, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $34,316,459

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—C. A. Richardson, Montreal.
Chief Agent and Attorney for Ontario—F. H. Gooch, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Life, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $78,493,695

NORTH EMPIRE FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Geo. Weir.
Vice-President—John Hallam.
Manager and Secretary—T. J. Irvine.

DIRECTORS

Geo. Weir, Toronto.
John Hallam, Toronto.
H. H. Smith, Winnipeg.
P. Turner Wilson, Toronto.
W. Dickie, Toronto.
C. A. Adamson, Winnipeg.
J. Henderson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $12,441,726

THE NORTH WEST FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—G. R. Crowe.

DIRECTORS

G. R. Crowe, Winnipeg.
G. F. Galt, Winnipeg.
G. V. Hastings, Winnipeg.
Thomas Bruce, Winnipeg.
J. S. Hough, Winnipeg.
W. R. Allan, Winnipeg.

Manager for Canada—Thos. Bruce, Montreal.
Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $8,634,337

THE NORTHERN ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Alexander Hurry, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Plate Glass, Tornado, Inland Transportation and Sickness Insurance. The Company is also registered under The Ontario Insurance Act, to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $64,548,323

NORTHERN LIFE ASSURANCE COMPANY OF CANADA

Head Office, London, Ontario.

OFFICERS

President—J. A. Gairdner.
Secretary—J. W. Purdom.
Managing Director—R. C. McKnight.
Treasurer—O. A. Doherty.
Vice-Presidents—J. A. G. Clarke.
W. H. Smith.
Asst. Mgr. and Actuary—C. R. Bissell.
Medical Referee—G. L. Jepson, M.D.

DIRECTORS

J. A. Gairdner, Toronto.
J. A. G. Clarke, Toronto.
W. H. Smith, Toronto.
A. J. Doherty, Toronto.
H. E. Manning, Toronto.
Geo. H. Belton, London.
E. S. Glassco, Toronto.
Geo. T. Brown, London.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $13,127,476

NORTHWESTERN MUTUAL FIRE INSURANCE ASSOCIATION

Head Office, Seattle, Washington.

Manager for Canada and Chief Agent and Attorney for Ontario—
Norman S. Jones, Hamilton, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person.)

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,604,235

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN

Head Office, Milwaukee, Wis.

Manager for Canada and Chief Agent and Attorney for Ontario—
Robert F. Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire and Automobile	$16,436,938

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. B. Laidlaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Sickness, Automobile, Burglary, Guarantee, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance. The Company i s also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$85,199,707
Automobile Fire and Theft	2,892,251
Accident and Sickness	8,499,392
Liability	1,423,800
Guarantee	1,074,004
Burglary	1,542,651
Total	$100,631,805

NORWICH UNION LIFE INSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
John Baird Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

The Company is also authorized under certificate of Registry No. 4934 to invest its surplus funds in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life.....Not recorded.

THE OCCIDENTAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—C. A. Richardson. Vice-President—F. L. J. Harrison.

DIRECTORS

C. A. Richardson, Montreal. S. E. Richards, K.C., Winnipeg.
F. L. J. Harrison, Winnipeg. Travers Sweatman, K.C., Winnipeg.
S. L. Cork, Winnipeg.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Limited Explcsion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $13,220,103

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. Alfred Mingay, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $23,793,954

PACIFIC COAST FIRE INSURANCE COMPANY

Head Office, Vancouver, B.C.

OFFICERS

President—W. H. Malkin. Vice-President—J. B. Mathers.

Managing Director—T. W. Greer.

DIRECTORS

W. H. Malkin, Vancouver. W. H. Ker, Vancouver.
J. B. Mathers, Vancouver. C. Spencer, Vancouver.
T. W. Greer, Vancouver. R. Gelletly, Vancouver.
C. B. McNaught, Toronto.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance in force in Ontario, 31st December, 1923:

Fire	$14,938,438

PACIFIC FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$9,911,033

PALATINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—W. S. Jopling, Montreal.
Chief Agent and Attorney for Ontario—J. M. McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Tornado and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$17,402,651
Automobile	1,522,594
Total	$18,925,245

PATRIOTIC ASSURANCE COMPANY, LIMITED

Head Office, Dublin, Ireland.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Sprinkler Leakage and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,816,457

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—Thomas F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—E. P. Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$7,515,924

PHOENIX ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—D. K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Life, Explosion, Hail and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$2,074,139 37
Fire	58,511,330 00
Total	$60,585,469 37

PHOENIX INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tatley, Montreal.
Chief Agent and Attorney for Ontario—Harold A. Butt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person).

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$18,168,143
Explosion	17,397
Sprinkler Leakage	19,363
Total	$18,204,903

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. W. Mackenzie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Sickness and Automobile Insurance, (excluding insurance against loss or damage by fire.)

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile	$5,920,000
Accident	2,262,750
Sickness	93,750
Total	$8,276,500

PROTECTIVE ASSOCIATION OF CANADA

Head Office, Granby, Que.

Officers

President—J. T. Farish. Vice-President and General Manager—E. E. Gleason.
Secretary—J. G. Fuller. Treasurer—W. D. Bradford.

Directors

J. T. Farish, Granby, Que. Dr. D. K. Cowley, Granby, Que.
E. E. Gleason, Granby, Que. G. H. Sherwood, Montreal, Que.
N. R. Mitchell, Granby, Que.

Chief Agent and Attorney for Ontario—W. R. Bell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Combined Sickness and Accident	$6,362,000

PROVIDENCE WASHINGTON INSURANCE COMPANY

Head Office, Providence, R.I.

Manager for Canada—H. Hampson, Montreal.
Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Explosion, Inland Transportation, Tornado, Sprinkler Leakage and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$7,956,865

PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, Bolton, Eng.

Manager for Canada—Willis Faber & Co. of Canada, Ltd., Montreal.
Chief Agent and Attorney for Ontario—H. Begg, of Ontario, Limited, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Tornado and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $10,546,636

PRUDENTIAL INSURANCE COMPANY OF AMERICA

Head Office, Newark, N.J.

Manager for Canada—Wm. White, Montreal.
Chief Agent and Attorney for Ontario—Walter Hammond, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $125,457,175

PRUDENTIAL ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Kenneth Thom, Montreal, Que.
Chief Agent and Attorney for Ontario—H. A. Shaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact business of Fire Insurance.

The Company commenced business in Ontario on the 12th of February, 1924.

QUEBEC FIRE ASSURANCE COMPANY

Head Office, Quebec City

OFFICERS

President—E. G. Meredith. Vice-President—Hon. N. Garneau.
Manager and Secretary-Treasurer—G. H. Henderson.

DIRECTORS

E. G. Meredith, Quebec.
Hon. N. Garneau, Quebec.
J. T. Ross, Quebec.
A. W. Blake, Vancouver.
Alfred Wright, Toronto.
A. E. Blogg, Toronto.
Alex. MacLean, Toronto.
Colin E. Sword, Montreal, Que.

Chief Agent and Attorney for Ontario—Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $14,288,369

THE QUEEN INSURANCE COMPANY OF AMERICA

Head Office, New York City

Manager for Canada—J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Inland Transportation, Limited Explosion, Sprinkler Leakage, Tornado and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$42,677,126
Automobile	741,524
Total	$43,418,650

QUEENSLAND INSURANCE COMPANY, LIMITED

Head Office, Sydney, State of New South Wales, Australia.

Manager for Canada—F. G. Donaldson, Montreal.
Chief Agent and Attorney for Ontario—John F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Accident, Automobile, Burglary and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,189,756

RAILWAY PASSENGERS ASSURANCE COMPANY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
F. H. Russell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire and other classes	No report.

RELIANCE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Ed. Milligan. Vice-Presidents—J. W. Tatley.
Secretary—A. H. Vellance. E. V. Chaplin.

DIRECTORS

Ed. Milligan, Hartford, Conn. Lieut.-Col. R. L. H. Ewing, D.S.O., M.C., Montreal.
J. W. Tatley, Montreal. Major W. Molson, Montreal.
Hon. J. P. B. Casgrain, Montreal. Lieut. Col. R. Starke, Montreal.
E. V. Chaplin, Hartford, Conn. J. B. Knox, Hartford, Conn.
G. C. Long, Jr., Hartford, Conn. Geo. M. Lovejoy, Hartford, Conn.
T. C. Temple, Hartford, Conn. W. A. Ralston, Montreal.
E. R. Decary, Montreal.

Chief Agent and Attorney for Ontario—J. G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $921,198

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
John B. Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life.....Not recorded.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

Head Office, Minneapolis, Minn.

Manager for Canada—C. L. Clark, Winnipeg.
Chief Agent and Attorney for Ontario—F. A. Martin, Colborne.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance to the extent authorized by the Company's Articles of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $2,333,332

THE RIDGELEY PROTECTIVE ASSOCIATION

Head Office, Worcester, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. P. Nielsen, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident and Sickness	$17,210

THE ROYAL ARCANUM, SUPREME COUNCIL

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$2,100,608

ROYAL EXCHANGE ASSURANCE

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto; H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Limited Explosion, Automobile, Guarantee, Hail, Tornado and Sprinkler Leakage. The Company is also registered under The Ontario Insurance Act, to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$16,850,447

THE ROYAL GUARDIANS

Head Office, Montreal.

OFFICERS

President—D. J. Hoerner. Vice-President—W. H. Bardwell.
Managing Director—A. T. Patterson. Chairman Bd. of Directors—John Hyde.

DIRECTORS

D. J. Hoerner, Montreal.
W. H. Bardwell, Montreal.
A. T. Patterson, Montreal.
John Hyde, Westmount.
Chas. E. Ward, Montreal.
C. E. Marchand, St. Jerome.
Thos. Brady, London.
C. P. Wood, Westmount.
P. N. Tessier, Quebec.
H. W. Monsell, St. Lambert.
Rev. Frank Charters.
D. Nevue, Rock Island, Que.

Chief Agent and Attorney for Ontario—C. Gettings, Hamilton.

The Corporation is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Accident and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$869,500
Industrial	280,023
Total	$1,149,523

ROYAL INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada: J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Life, Automobile, Explosion, Sprinkler Leakage, Accident, Forgery, Tornado, Guarantee, Plate Glass, Burglary, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$5,040,442
Fire	144,820,303
Automobile	916,239
Total	$150,776,984

ROYAL SCOTTISH INSURANCE COMPANY, LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada—Alexander Hurry, Montreal.
Chief Agent and Attorney for Ontario—John Malcolm McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,735,545

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Head Office, St. Paul, Minnesota.

Manager for Canada—P. A. Codere, Winnipeg.

Chief Agent and Attorney for Ontario—George A. Sherritt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Limited Explosion, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$20,213,276
Automobile	713,237
Tornado	2,589,608
Marine	719,084
Total	$24,235,205

LA SAUVEGARDE LIFE INSURANCE SOCIETY

Head Office, Montreal.

Officers

President—G. N. Ducharme. Vice-Presidents—Hon. N. Perodeau, N.P., Tancrede Bienvenu.
Secretary—L. N. Ducharme. Actuary—Theo. Marot, B.A. Manager of Agencies—Jean Pasquin.
Joint Administrators—Hon. H. A. Belcourt, K.C., Ottawa; C. E. Taschereau, Quebec, Que.; Hon. Jos. Benier, Winnipeg, Man.

Directors

G. N. Ducharme, Chambly, P.Q.	L. M. Lymburner, Montreal.
Hon. N. Perodeau, N.P., Montreal.	Pierre Beullac, C.R., Montreal.
Tancrede Bienvenu, Montreal.	J. E. Lemire, N.P., Montreal.
Hon. Sir H. Laporte, Montreal.	Donat Martel, N.P., Montreal.
Alphonse Milette, Terrebonne, Que.	I. N. Cabana, Montreal, Que.

Chief Agent and Attorney for Ontario—Napoleon A. Belcourt, K.C., P.C., Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$1,880,757

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY

Head Office, Glasgow, Scotland.

Manager for Canada—Charles J. Fleet, Montreal, Que.
Chief Agent and Attorney for Ontario—David Thorburn Symons, Toronto.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life.....Not recorded.

SCOTTISH CANADIAN ASSURANCE CORPORATION

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie. Vice-President—R. S. Waldie.
Secretary—G. J. Malcolm.
General Manager—Thos. H. Hall. Branch Manager—W. H. Hurd.

DIRECTORS

Col. J. F. Michie, Toronto. W. A. Barrington, Toronto.
R. S. Waldie, Toronto. Geo. W. Howland, Toronto.
Thos. H. Hall, Toronto. J. A. Macintosh, Toronto.
F. Richardson, Philadelphia. F. Norie-Miller, Perth, Scotland.
S. Norie-Miller, Perth, Scotland.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $4,478,163

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada—Alexander Bisset, Montreal.
Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Guarantee, Accident, Plate Glass, Sickness, Limited Explosion, Automobile, Burglary, Tornado and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $14,712,454

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—J. H. Esinhart, Montreal.
Chief Agent and Attorney for Ontario—W. A. Medland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$26,988,272
Automobile	238,442
Tornado	44,814
Explosion	64,382
Total	$27,335,910

THE SECURITY LIFE INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—W. W. Hiltz.
Vice-Presidents—Victor Morin, LL.D.
W. O. McTaggart.
General Manager—J. O. McCarthy.
Secretary—L. A. David.

DIRECTORS

Sir Henry M. Pellatt, Toronto
L. A. David, K.C., Montreal.
Victor Morin, LL.D., Montreal.
W. W. Hiltz, Toronto.
W. O. McTaggart, Toronto.
J. F. Brown, Toronto.
J. Godbout, Montreal.
A. Gour, Montreal.
H. F. Charbonneau, Montreal.
D. F. St. Jacques, Montreal.
B. F. Ackerman, Peterboro.
J. P. Laporte, M.D., Joliette.
J. W. Russell, M.D., Toronto.
T. M. Birkett, Ottawa.
X. A. Robichon, M.D., Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$3,092,744

SECURITY INSURANCE COMPANY OF NEW HAVEN

Head Office, New Haven, Conn.

Manager for Canada—W. E. Findlay, Montreal.
Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Tornado, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$4,219,991
Sprinkler Leakage	24,525
Total	$4,244,516

LA SOCIETE DES ARTISANS CANADIENS FRANCAIS

Head Office, Montreal.

OFFICERS

President—Rodolphe Bedard.
Vice-Presidents—Eugene Desmarais.
N. Cloutier.
N. Decelles.
Actuary—G. D. Eldridge.
Notary—R. Faribault.
Auditors—T. G. Bertrand, J. B. A. Gougeon.
Secretary-Treasurer—Henri Roy.
Physician—J. A. Rouleau.
Asst. Secretary-Treasurer—L. Fontaine.
Legal Adviser—L. Fontaine.

DIRECTORS

Rodolphe Bedard, Montreal.
Eugene Desmarais, Montreal.
N. Cloutier, Montreal.
J. E. C. Daoust, Montreal.
Z. Boucher, Hull, Que.
T. Brassard, St. Jean, Que.
C. M. Leger, Memramcook, N.B.
E. Chartiers, St. Hyacinthe.
J. B. Rivard, Lewiston, Me.
E. Hurtibise, Montreal.
Euclide Desjarlais, Montreal.
J. S. Dupere, Montreal.
Lt.-Col. Emile Ranger, Montreal.
Romeo Rivest, Montreal.
Nap. Champagne, Ottawa.
R. Guilmette, Southbridge, Mass.
J. C. Primeau, Montreal.
A. LeClere, Quebec.
N. Decelles, Montreal.

The members are related as members of a fraternal benefit society.

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The Society is now authorized by certificate of registration issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life.....No report.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Winnipeg, Man.

OFFICERS

President—Robert R. Scott.
Vice-Presidents—Wm. Grayson, K.C.,
W. H. Carter.
Managing Director—H. J. Meiklejohn.
Secretary and Actuary—M. D. Grant.

DIRECTORS

Robert R. Scott, Winnipeg.
Wm. Grayson, K.C., Moosejaw.
W. H. Carter, Winnipeg.
E. E. Sharpe, Winnipeg.
R. G. Macdonald, Brandon.
W. Sanford Evans, Winnipeg.
W. F. Hull, Winnipeg.
Geo. N. Jackson, Winnipeg.
H. J. Meiklejohn, Winnipeg.

Chief Agent and Attorney for Ontario—William H. Burnett, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $2,414,518

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Head Office, Springfield, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$11,080,333
Automobile	37,550
Tornado	140,396
Total	$11,258,279

THE STANDARD LIFE ASSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—W. H. Clark Kennedy, Montreal.
Chief Agent and Attorney for Ontario—F. W. Doran, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, November 15, 1923:

Life	$9,768,603 50

THE STAR ASSURANCE SOCIETY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred W. Briggs, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

Amount of Insurance at risk in Ontario, 31st December, 1923—No report.

STATE LIFE INSURANCE COMPANY

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. H. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$610,435
Accidental	132,500
Total	$742,935

STERLING FIRE INSURANCE COMPANY OF INDIANA, U.S.A.

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
Peter A. MacCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Hail, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$7,450,500
Automobile	Undetermined

THE STUYVESANT INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Tornado and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$9,948,792

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA

Head Office, Toronto.

OFFICERS

High Chief Ranger—A. Dynes.
High Court Treasurer—W. H. Goddard.
High Court Med. Exam.—E. R. Secord.
High Court Jun. Woodward—J. J. Haygarth.
High Sub-Chief Ranger—M. McInnes.
High Court Secretary—A. Martin.
High Court Senior Woodward—P. L. Farnsworth.
High Court Senior Beadle—J. G. Biggar.
High Court Junior Beadle—J. Turner.

The members are related as members of a fraternal benefit society.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $2,921,739

SUN INSURANCE OFFICE

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Automobile, Guarantee, Limited Explosion, Sickness, Plate Glass, Tornado and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire $53,228,384

THE SUN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President and Man. Director—T. B. Macaulay.
Secretary—H. W. K. Hale.
Vice-President and Actuary—A. B. Wood
Treasurer—E. A. Macnutt.

DIRECTORS

T. B. Macaulay, Montreal.
A. B. Wood, Montreal.
Robert Adair, Montreal.
Sir Herbert Holt, Montreal.
Abner Kingman, Montreal.
John W. Ross, Montreal.
Wm. M. Birks, Montreal.
R. Dandurand, Montreal.
J. R. Dougall, Montreal.
C. R. Hosmer, Montreal.
Carl Riordon, Montreal.
Lorne C. Webster, Montreal.

Chief Agent and Attorney for Ontario—John A. Tory, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life $119,960,607

TOKIO MARINE AND FIRE INSURANCE COMPANY

Head Office, Tokio, Japan.

Manager for Canada—George W. Pacaud, Montreal.
Chief Agent and Attorney for Ontario—Edward W. Schauffler, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Inland Transportation Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$2,525,773
Marine	182,498
Total	$2,708,271

TRAVELERS' INDEMNITY COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. Geo. G. Foster, Montreal.
Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile (excluding insurance against loss or damage by fire), and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Automobile Accident Sickness Plate Glass Burglary Steam Boiler Electrical Machinery Total	Not recorded

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TRAVELERS' INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. George G. Foster, Montreal.
Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life and Accident Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$28,595,642

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—J. N. Greenshields, K.C.
Vice-President and General Manager—Arthur P. Earle, A.I.A.A.A.S.

DIRECTORS

J. N. Greenshields, K.C., Montreal.
Jas. W. Pyke, Montreal.
Hon. A. K. Maclean, Halifax.
R. E. Allen, Montreal.
S. W. Jacobs, K.C., M.P., Montreal.
Russell D. Bell, Montreal.
C. G. Greenshields, K.C., Montreal.
Kenneth L. Dawes, Montreal.
Hon. N. Curry, Montreal.
J. W. McConnell, Montreal.
Wm. Lyall, Montreal.
J. Ambrose O'Brien, Ottawa.
J. V. Desaulniers, Montreal.
H. W. Beauclerk, Montreal.

Chief Agent and Attorney for Ontario—A. H. Beaton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$4,434,526

UNDERWRITERS AT AMERICAN LLOYDS

Head Office, New York City.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire and Sprinkler Leakage	$4,030,957

UNION ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. L. Morrisey, Montreal.
Chief Agent and Attorney for Ontario—Martin N. Merry, Toronto

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Limited Explosion, Accident, Burglary, Plate Glass, Sickness, Sprinkler Leakage, Tornado and Inland Transportation Insurance.

Amount of Insurance at risk in Ontario—31st December, 1923:

Fire	$32,799,564 00
Automobile	311,057 17
Total	$33,110,621 17

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE
(UNION FIRE INSURANCE COMPANY, LIMITED, OF PARIS, FRANCE)

Head Office, Paris, France.

Manager for Canada—J. P. A. Gagnon, Montreal.
Chief Agent and Attorney for Ontario—J. H. Ewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,163,792

UNION INSURANCE SOCIETY OF CANTON, LIMITED

Head Office, Victoria, Colony of Hong Kong

Manager for Canada and Chief Agent and Attorney for Ontario:
C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Accident, Sickness, Automobile, Inland Transportation, Limited Explosion, Sprinkler Leakage and Hail Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$32,142,360
Automobile	5,709,200
Inland Transit	247,000
Accident and Sickness	2,109,300
Liability	704,000
Total	$40,911,860

UNION MUTUAL LIFE INSURANCE COMPANY

Head Office, Portland, Maine.

Manager for Canada—Henri E. Morin, Montreal.
Chief Agent and Attorney for Ontario—Edwin J. Atkinson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$715,500

UNITED BRITISH INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. McInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, Sprinkler Leakage and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$6,916,166

UNITED STATES FIDELITY AND GUARANTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada and Chief Agent and Attorney for Ontario:
A. E. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Guarantee, Forgery, Accident, Sickness, Burglary, Automobile (excluding insurance against loss or damage by fire), Plate Glass and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Accident and other classes	Not recorded.

UNITED STATES FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Joseph Murphy, Toronto.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$8,871,040
Automobile	6,950
Total	$8,877,990

THE UNITED STATES LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lewis A. Stewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life	$523,696

WESTCHESTER FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John W. Tatley, Montreal.

Chief Agent and Attorney for Ontario—John McVittie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Hail and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$10,188,198
Explosion	385,748
Total	$10,573,946

WESTERN ASSURANCE COMPANY

Head Office, Toronto, Ontario.

Officers

President and General Manager—W. M. Cox.
Vice-President—H. C. Cox.
Assistant General Manager—C. S. Wainwright.
Secretary—G. Stubington.

Directors

W. M. Cox, Toronto.
Sir John Aird, Toronto.
H. C. Cox, Toronto.
D. B. Hanna, Toronto.
Geo. A. Morrow, Toronto.
T. G. McConkey, Toronto.
Robert Bickerdike, Montreal.
Lt.-Col. Henry Brock, Toronto.
Alfred Cooper, London and India.
John H. Fulton, New York.
Miller Lash, K.C., Toronto.
Sir Henry Pellatt, C.V.O., Toronto.
E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Inland Transportation, Lightning, Explosion, Sprinkler Leakage, Tornado, Burglary, Guarantee and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire	$42,952,008
Explosion and Riot	70,666
Automobile	2,355,074
Inland Transportation and Inland and Ocean	20,783,605
Total	$66,161,353

THE WESTERN LIFE ASSURANCE COMPANY

Head Office, Winnipeg.

OFFICERS

President—James M. Carruthers. Vice-President—Dr. T. J. Reid.
Vice-President and Managing Director—Adam Reid.

DIRECTORS

James M. Carruthers, Winnipeg.
W. E. Mienet, Winnipeg.
Dr. T. J. Reid, Minneapolis.
R. H. Hamelin, Winnipeg.
Wm. Bourke, Winnipeg.
Dr. C. W. Proud, Vancouver.
C. B. Rosenblat, Winnipeg.
Adam Reid, Winnipeg.

Chief Agent and Attorney for Ontario—A. Simmers, Windsor.

The Company is now collecting premiums and paying claims in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $11,000

WESTERN MUTUAL LIFE ASSOCIATION

Head Office, Los Angeles, Cal.

Manager for Canada—A. J. Sutherland, Winnipeg.
Chief Agent and Attorney for Ontario—O. E. Fleming, Windsor.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fraternal Life..... Not recorded.

WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES

Head Office, Port Huron, Michigan.

Manager for Canada and Chief Agent and Attorney for Ontario—
Mrs. Mary J. Baird, Sarnia.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $252,050

THE WORKMEN'S CIRCLE

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Abraham Riba, Toronto.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Life..... $136,600

YANGTSZE INSURANCE ASSOCIATION, LIMITED

Head Office, Shanghai, China.

Manager for Canada—B. G. D. Phillips, Vancouver.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... No report.

THE YORKSHIRE INSURANCE COMPANY (LIMITED)

Head Office, York, Eng.

Manager for Canada—P. L. Monkman, Montreal.
Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1925, to transact Fire, Live Stock, Accident, Automobile, Sickness, Burglary, Limited Explosion, Guarantee and Plate Glass Insurance.

The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1923:

Fire..... $29,494,025

Companies Registered for Marine Insurance Only

AUTOMOBILE INSURANCE COMPANY

Head Office, Hartford, Conn.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th June, 1924, to transact Inland Ocean Marine Insurance.

Balance Sheet, 31st December, 1923

ASSETS

Cash on hand and in banks	$2,854,652 26
Stocks and Bonds	6,339,292 20
Mortgages secured by Real Estate	831,200 00
Loans on Collateral	305,800 00
Interest due and accrued, December 31st, 1923	113,740 02
Agents' balances	5,353,448 35
Due from Reinsurance Companies on Paid Losses	720,906 72
Other Assets	48,736 75
Gross Assets	$16,567,776 30
Less Assets not admitted by Insurance Departments	62,290 00
Total Admitted Assets	$16,505,486 30

LIABILITIES

Premium Reserve		$9,701,916 12
Losses in Process of Adjustment		1,716,872 15
Taxes falling due in 1924		397,072 29
Funds held under Re-Insurance Treaties		55,042 13
All other Liabilities		107,836 20
Total		$11,978,738 89
Surplus to Policyholders:		
Capital	$2,000,000 00	
Surplus	2,526,747 41	
		4,526,747 41
Total		$16,505,486 30
Increase in Assets		3,871,498 34

FEDERAL INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada—W. J. Wilcox, Winnipeg, Man.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th April, 1925, to transact Inland and Ocean Marine Insurance.

Balance Sheet, 31st December, 1923

ASSETS

Investments	$6,620,893 00
Cash in office and banks	903,892 74
Uncollected premiums	561,255 02
Interest due and accrued	76,993 59
Losses due from re-insurers	38,565 70
	$8,201,600 05

LIABILITIES

Reserve for Re-insurance, Losses, Taxes, etc	$4,761,333 53
Reserve for Dividend	125,000 00
Capital	1,000,000 00
Surplus	2,315,266 52
	$8,201,600 05

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Chief Agent and Attorney for Ontario—George Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th day of April, 1925, to transact Ocean Marine Insurance.

Balance Sheet, 31st December, 1923

DR.

	£	s.	d.
To Capital (67,000 shares of £15 each, fully paid)	1,005,000	0	0
" Reserve	500,000	0	0
" Investment Depreciation Account	200,000	0	0
" Sundry Creditors	49,884	7	11
" Underwriting Suspense Account	346,918	18	3
" Balance of Underwriting Account, 1923	539,134	12	11
" " Profit and Loss Account	344,837	7	10
	2,985,775	6	11

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities and Short Loan	2,494,748	19	8
" Cash at Bankers and in hand	78,127	17	5
" Stamps	674	13	3
" Sundry Debtors	182,223	16	7
	2,985,775	6	11

Profit and Loss Account, 31st December, 1923

Dr.

				£	s.	d.
To Dividend and Bonus paid in February	£83,750	0	0			
Less Income Tax.	21,146	17	6			
			£62,603	2	6	
" Interim Dividend paid in August	£67,000	0	0			
Less Income Tax.	15,912	10	0			
			51,087	10	0	
				113,690	12	6
" Transferred to Reserve				354,000	0	0
" Balance				344,837	7	10
				812,528	0	4

Cr.

				£	s.	d.
By Balance				632,142	10	4
" Interest on Investments and Rents, less Income Tax and provision for Corporation Profits Tax thereon				107,869	7	1
" Transfer Fees					10	0
" Balance Underwriting Account, 1922, on 31st December, 1922	£658,105	5	4			
Less Losses, Averages, etc., on 1922 Account in 1923	385,589	12	5			
	272,515	12	11			
Transferred to Underwriting Suspense Account to close 1922	200,000	0	0			
				72,515	12	11
				812,528	0	4

Underwriting Account, 1923

Dr.

	£	s.	d.
To Net Settlements	272,159	11	10
" Directors' Fees	4,500	0	0
" Office Expenses, Salaries, and Charges	29,494	18	11
" Balance	539,134	12	11
	845,289	3	8

Cr.

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	845,289	3	8
	845,289	3	8

We have audited the above Balance Sheet and, having examined the books of the company, verified the securities, and obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

19th January, 1924. DELOITTE, PLENDER, GRIFFITHS & CO., Auditors.

On behalf of the Board,
MILNER,
CYRIL GURNEY, } Directors.

STANDARD MARINE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—A. M. Pakenham, Toronto.

The Company is registered under the Ontario Insurance Act for the term expiring on the 30th April, 1925, for the transaction of Inland and Ocean Marine Insurance.

	£	s.	d.
Net Premiums, 1923	322,169	1	1
Interest on Investments	43,853	12	4
Total Income	366,022	13	5

Balance Sheet, 31st December, 1923

Assets

	£	s	d.
Investments and Loans	958,677	17	8
Cash at Bankers and in hand	52,422	19	4
Bills Receivable	1,745	14	11
Sundry Debtors	429,554	16	11
Accrued Interest	14,057	3	4
Stamps in hand	142	6	10
	1,456,600	19	0

Liabilities

	£	s.	d.
Capital—25,000 shares of £20 each; £4 per share paid	100,000	0	0
Reserve Fund	500,000	0	0
Reserve for Unexpired Risks	128,868	0	0
Provision for Income Tax and Corporation Profits Tax	42,832	0	0
Balance Profit and Loss Account	170,991	15	6
Dividend for the Year 1923	62,000	0	0
Bills Payable	221	2	2
Claims Outstanding	215,928	0	0
Sundry Creditors	235,760	1	4
	1,456,600	19	0

Funds of the Company

	£	s.	d.
Paid-up Capital	100,000	0	0
Reserve Fund	500,000	0	0
Reserve Fund for Unexpired Risks	128,868	0	0
Balance of Profit and Loss Account	170,991	15	6
Reserve Capital at Call of Directors	400,000	0	0
	1,299,859	15	6

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under the Ontario Insurance Act for the term expiring on the 30th April, 1925, for the transaction of Inland and Ocean Marine Insurance.

Underwriting Account

DR.

		£	s	d.
To Amount of Marine Fund at beginning of the year:				
Reserve for Unexpired Risks being 40% of year's income	£95,966 19 2			
Additional Reserve	85,000 0 0			
		180,966	19	2
" Premium Income (after deduction of returns, reinsurances and agency charges)		243,643	9	3
		424,610	8	5

CR.

		£	s.	d.
By Claims paid and outstanding		189,758	11	1
" Expenses of Management, including Directors' Fees		29,795	19	11
" Transferred to Profit and Loss Account		22,598	9	9
" Reserve for Unexpired Risks, being 40% of the Premium Income for the year	£97,457 7 8			
" Additional Reserve	85,000 0 0			
		182,457	7	8
		424,610	8	5

Profit and Loss Account

DR.

	£	s.	d.
To Balance of last year's account	161,648	17	3
" Interest on investments	53,781	6	5
" Transferred from Marine Account	22,598	9	9
	238,028	13	5

CR.

		£	s.	d.
By Dividend for 1922	£50,000 0 0			
" Less Income Tax	13,125 0 0			
		36,875	0	0
Income Tax, 1922-3 Assessment		13,125	0	0
Loss on Sale of Investments		4,660	9	4
" Balance to next year's account		183,368	4	1
		238,028	13	5

Balance Sheet as at 31st December, 1923

Dr.

	£	s.	d.
To capital subscribed—100,000 shares, at £20 per share, £2,000,000; paid-up at £2 per share	200,000	0	0
" Reserve Fund	500,000	0	0
" Marine Fund	182,457	7	8
" Investments—Reserve Fund	100,000	0	0
" Suspense Account	202,761	12	1
" Outstanding Marine Losses	58,443	0	0
" Profit and Loss Account	183,368	4	1
" Amounts owing to other Insurance Companies	14,177	4	1
" Current Accounts owing by the Company	34,883	17	4
	1,476,091	5	3

Cr.

	£	s.	d.
By Investments at Book Value.. (Market Value £1,271,422 7s. 11d.)	1,294,143	2	5
" Outstanding Interest Accrued but not due	15,215	11	10
" Cash with Bankers, on Deposit, in hand, and Policy Stamps	79,135	15	1
" Agents' Balances	75,902	1	2
" Outstanding Premiums	8,608	0	8
" Amounts owing to the Company	1,473	12	2
" Amounts owing by other Insuramce Companies	1,113	14	11
" Bills Receivable	499	7	0
	1,476,091	5	3

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have had produced to us the securities representing the investments appearing upon the Head Office Books; the securities for the investments appearing upon the books of the other branches are satisfactorily certified, and in our belief the assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein.

(Signed)

STEAD, TAYLOR & STEAD.

Liverpool, 15th April, 1924.

(Signed)

W. F. MOORE
REGINALD Q. WILSON } Directors.

UNION MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term, expiring on the 30th April, 1925, to transact Ocean and Inland Marine Insurance.

Profit and Loss Account for year ending 31st December, 1923

DR.

		£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet		191,075	8	4
" Balance of Underwriting Account, 1922		350,579	16	1
" Interest on Investments and Loans, etc.	£62,921 16 5			
Less Income Tax	14,136 1 10			
		48,785	14	7
" Tax Refund		155,000	0	0
		745,440	19	0

CR.

		£	s.	d.
By Dividend authorized by General Meeting, paid April, 1923	£19,620 0 0			
" Interim Dividend, paid October, 1923	19,620 0 0			
		39,240	0	0
" Losses, Averages, Returns, Re-insurances and Charges, paid on account of 1922	£188,296 2 1			
" Transferred to Underwriting Suspense Account	100,000 0 0			
		288,296	2	1
" Bad Debts		279	19	1
" Commutation of Pensions		25,000	0	0
" Balance		392,624	17	10
		745,440	19	0

Underwriting Account

DR.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Office Expenses and Taxes, and Agents' Charges	586,267	3	2
	586,267	3	2

CR.

	£	s.	d.
By Losses and Averages Paid	190,881	12	0
" General Expenses (including Directors' Remuneration and Auditors' Fees)	41,326	3	2
" Balance	354,059	8	0
	586,267	3	2

General Balance Sheet, 1923

Dr.

	£	s.	d.
To Capital—65,400 shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	599,230	11	10
" Underwriting Suspense Account	144,275	2	7
" Underwriting Account, 1923	354,059	8	0
" Profit and Loss Account	392,624	17	10
	1,953,690	0	3

Cr.

	£	s.	d.
By Investments, Loans, Freehold and Leasehold Properties	1,281,455	12	0
" Sundry Debtors	554,514	14	5
" Interest to date not received	12,991	0	0
" Stamps in hand	808	12	1
" Cash and Bills at Bankers and in hand	103,920	1	9
	1,953,690	0	3

G. H. RYAN, Chairman.

J. H. BEAZLEY, Deputy Chairman.

T. ROYDEN,
F. C. MINOPRIO, } Directors.

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied outselves as to the existence and value of the securities for the investments to the amount specified.

HARMOOD BANNER & SON,
Chartered Accountants.

Liverpool, 11th March, 1924.

UNITED STATES MERCHANTS' AND SHIPPERS' INSURANCE COMPANY

Head Office, New York, N.Y.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Corporation is registered under The Ontario Insurance Act, for the term expiring on the 30th April, 1924, to transact Inland and Ocean Marine Insurance.

Statement of Assets and Liabilities, December 31st, 1923

ASSETS

United States Government Bonds	$1,701,820 00
State, City, Railroad and Miscellaneous Bonds and Stocks	2,107,837 14
Cash in Bank	323,263 36
Other Assets	314,866 12
	$4,447,786 62

LIABILITIES

Reinsurance Reserve	$978,522 45
Amount Reserved for Settlement of Losses, Net	1,127,029 76
Taxes and other unpaid items, net	225,649 81
Capital Stock	1,000,000 00
Surplus as per statement to New York Insurance Department	1,116,584 60
	$4,447,786 62

Abstract of returns for Year 1923 of Companies operating under the Insurance Act of Canada, and registered in Ontario

LIFE INSURANCE

Name of Company	Ontario Premiums	Losses Paid
Aetna Life Insurance Co	$531,148 93	$224,707 39
Canada Life Assurance Co	2,695,281 65	1,400,341 20
Capital Life Assurance Co	140,059 56	9,000 00
Commercial Union Assurance Co	2,339 31	20,796 05
Confederation Life Association	1,799,829 22	861,031 55
Continental Life Insurance Co	355,951 37	142,922 84
Crown Life Insurance Co	670,316 67	111,479 45
Dominion Life Insurance Co	1,154,965 90	238,845 40
Eaton, T., Life Assurance Co	82,286 75	5,500 00
Equitable Life Assurance Society of the U.S	314,558 45	199,490 77
Excelsior Life Insurance Co	673,683 89	221,273 00
Great West Life Assurance Co	2,485,189 29	465,732 50
Imperial Life Assurance Co	2,157,049 14	418,271 45
Liverpool & London & Globe Insurance Co	752 50	.....
London & Scottish Assurance Corporation	219,280 88	135,425 03
London Life Insurance Co	3,286,493 65	472,554 38
Manufacturers Life Insurance Co	1,962,132 74	624,712 60
Metropolitan Life Insurance Co	6,975,755 29	1,308,466 66
Monarch Life Assurance Co	142,302 71	33,498 52
Mutual Life Assurance Co. of Canada	3,874,863 78	1,298,128 00
Mutual Life & Citizens Assurance Co	186,764 51	15,871 69
Mutual Life Insurance Co. of New York	648,527 82	240,601 00
National Life Assurance Co. of Canada	287,930 24	127,265 17
New York Life Insurance Co	1,361,261 16	466,698 39
North American Life Assurance Co	1,210,341 97	500,878 24
North British & Mercantile Insurance Co., Ltd	17,506 25	6,377 53
Northern Life Insurance Co	389,279 65	89,131 95
Prudential Insurance Co. of America	4,794,764 66	583,283 47
Royal Guardians	34,545 72	14,269 00
Royal Insurance Co	188,605 00	28,342 00
La Sauvegarde Life Insurance Co	74,257 73	3,500 00
Security Life Insurance Co	72,404 92	2,800 00
Sovereign Life Insurance Co	87,599 49	32,000 00
Standard Life Insurance Co	350,482 38	299,413 84
Star Assurance Society	2,939 52	.....
State Life Insurance Co	22,993 54	3,045 00
Sun Life Assurance Co	4,060,815 21	1,298,001 34
Travellers Insurance Co. of Hartford	596,170 04	190,282 25
Travellers Life Assurance Co. of Canada	142,492 41	14,500 00
Union Mutual Life Insurance Co	23,821 99	19,308 51
United States Life Insurance Co	19,334 47	.....
Western Life Assurance Co	436 85	10,000 00
	$44,097,517 21	$12,137,746 17
Premiums paid for re-insurance	1,050,091 32	
Cancellations returned, premiums and dividends to Policy-holders	1,848,532 94	
Net Premium income	$41,198,892 95	

FIRE INSURANCE

Name of Company	Ontario Premiums	Losses Paid
Acadia Fire Insurance Co	$94,625 17	$52,846 80
Aetna Insurance Co	237,868 19	123,819 14
Agricultural Fire Insurance Co	71,221 35	38,074 56
Alliance Assurance Co	157,993 95	81,857 15
Alliance Insurance Co. of Philadelphia	86,033 55	55,458 93
American Central Insurance Co	36,034 71	12,047 06
American Equitable Assurance Co. of N.Y	53,584 63	43,670 52
American Insurance Co	47,509 66	10,212 44
Anglo-Scottish Gen. Commercial Insurance Co., Ltd	63,103 57	11,268 99
Atlas Assurance Co., Ltd	370,169 15	152,159 08
Autocar Fire & Accident Insurance Co	31,254 78	25,932 35
Beaver Fire Insurance Co	17,220 97	485 31

FIRE INSURANCE—(Continued).

Name of Company	Ontario Premiums	Losses Paid
British America Assurance Co	$341,218 93	$237,156 35
British & European Insurance Co	8,281 13	288 42
British Crown Assurance Corporation	230,886 63	94,154 15
British Colonial Fire Insurance Co	80,232 47	52,872 39
British General Insurance Co	54,680 26	23,247 04
British Northwestern Fire Insurance Co	131,523 34	57,566 15
British Oak Insurance Co	145,354 22	56,831 77
British Traders Insurance Co	196,454 16	94,567 39
Caledonian-American Insurance Co	33,392 01	15,318 58
Caledonian Insurance Co	255,211 63	160,012 05
California Insurance Co. of San Francisco	63,027 72	19,351 62
Canada Accident & Fire Assurance Co	70,803 03	25,726 88
Canada National Fire Insurance Co	89,874 52	38,006 56
Canada Security Assurance Co	75,038 10	16,407 06
Canadian Fire Insurance Co	175,808 59	71,848 50
Canadian Lumbermen's Insurance Exchange	16,028 09	441 24
Car & General Insurance Corporation	53,583 78	45,114 96
Casualty Company of Canada	960 74	nil.
Central Mfrs. Mutual Insurance Co	102 47	nil.
Central Insurance Co., Ltd	7,024 89	2,873 56
Century Insurance Co., Ltd	213,998 15	157,609 53
Columbia Insurance Co	51,892 54	17,972 33
Commercial Union Assurance Co	437,575 83	207,991 24
Connecticut Fire Insurance Co	64,180 90	28,563 83
Continental Insurance Co. of N.Y	248,509 95	111,858 96
Cornhill Insurance Co., Ltd	55,098 10	29,901 17
Dominion Fire Insurance Co	272,896 39	288,454 08
Dominion Gresham Guarantee & Casualty Co	57,128 65	7,922 48
Dominion of Canada Guarantee & Accident Co	134,830 68	22,957 34
Eagle Star & British Dominions Insurance Co	208,234 27	148,423 51
Employers' Liability Assurance Corporation	361,220 02	145,883 96
Ensign Insurance Co	24,730 41	4,569 77
Equitable Fire & Marine Insurance Co	40,567 44	6,301 65
Essex & Suffolk Equitable Insurance Society	70,842 82	18,763 24
Fidelity-Phenix Fire Insurance Co. of N.Y	243,602 87	80,417 39
Fire Association of Philadelphia	31,379 90	10,293 40
Fire Insurance Co. of Canada	187,233 15	111,982 80
Fireman's Fund Insurance Co	70,036 12	40,006 63
Firemen's Insurance Co	35,374 31	18,377 69
Franklin Fire Ins. Co. of Philadelphia	11,840 04	7,862 73
General Accident Assurance Co. of Canada	66,979 00	16,510 00
General Accident Fire & Life Assurance Corporation, Ltd.	208,868 14	91,404 18
General Fire Insurance Co. (French)	51,675 65	22,402 45
Girard Fire & Marine Insurance Co	693 65	.....
Glen Falls Insurance Co	101,959 03	56,774 65
Globe Indemnity Co. of Canada	195,439 99	41,228 13
Globe & Rutgers Fire Insurance Co	423,054 05	313,282 24
Grain Dealers' National Mutual Fire Insurance Co	6,216 40	6,058 84
Great American Insurance Co	149,994 33	82,696 63
Guardian Insurance Co. of Canada	73,127 71	39,446 53
Guardian Assurance Co. of England	584,962 03	331,758 74
Hardware Dealers' Mutual Fire	45,289 00	13,252 00
Hartford Fire Insurance Co	694,973 30	332,814 03
Home Insurance Co	276,004 36	133,338 90
Hudson Bay Insurance Co	89,877 00	43,786 00
Imperial Assurance Co	14,771 01	833 16
Imperial Underwriters' Corporation of Canada	176,565 80	106,088 88
Insurance Co. of North America	360,920 68	201,438 23
Insurance Co. of State of Pennsylvania	75,890 95	48,958 71
Law Union & Rock Insurance Co	132,467 00	68,490 00
Liverpool & London & Globe Insurance Co., Ltd	645,292 92	272,092 28
Liverpool-Manitoba Assurance Co	235,569 12	100,616 65
London Assurance Corporation	249,841 64	101,935 87
London Guarantee & Accident Co	392,212 66	162,204 58
London & Lancashire Insurance Co	719,669 00	486,369 00
London Mutual Fire Insurance Co	369,944 64	257,909 54
Lumbermen's Underwriting Alliance	169,312 05	101,710 28
Manufacturing Lumbermen's Underwriters	111,130 35	82,211 06
Mercantile Fire Insurance Co	183,117 00	40,292 00

FIRE INSURANCE—(Continued)

Name of Company	Ontario Premiums	Losses Paid
Merchants Fire Insurance Corporation of N.Y.	$124,167 88	$63,222 88
Merchants Marine Insurance Co	96,398 93	30,143 55
Mill Owners' Mutual Fire Insurance Co	17,556 52	24,440 86
Millers' National Insurance Co. of Iowa	65,331 76	34,900 24
Minnesota Implement Mutual Fire	45,289 00	13,252 00
Motor Union Insurance Co	109,979 03	73,588 70
Mount Royal Assurance Co	400,167 44	280,068 87
National Ben Franklin Fire Insurance Co	92,533 31	47,631 07
National Fire Insurance Co	156,862 36	106,684 36
Nationale Fire Insurance Co. of Paris (France)	191,358 64	107,929 96
National Provincial Insurance Co	42,729 13	16,439 68
National Union Fire Insurance Co	65,030 93	24,406 18
Newark Fire Insurance Co	54,056 00	15,730 00
New Hampshire Fire Insurance Co	69,552 92	16,346 38
New Jersey Insurance Co	37,836 66	17,537 74
Niagara Fire Insurance Co	201,589 83	73,920 52
North British & Mercantile Insurance Co., Ltd	523,136 13	294,231 57
North Empire Fire Insurance Co	165,660 97	67,247 36
Northern Assurance Co., Ltd	495,827 00	328,255 68
North-West Fire Insurance Co	80,545 15	49,304 74
Northwestern Mutual Fire Association	155,787 14	65,557 83
Northwestern National Insurance Co	95,802 93	59,919 69
Norwich Union Fire Insurance Society	590,168 60	319,218 91
Occidental Fire Insurance Co	115,427 79	57,224 08
Ocean Accident & Guarantee Corporation, Ltd	246,257 93	156,503 94
Pacific Coast Fire Insurance Co	146,405 42	65,873 82
Pacific Fire Insurance Co	101,942 98	43,508 80
Palatine Insurance Co., Ltd	150,878 81	61,043 29
Patriotic Assurance Co., Ltd	38,902 58	15,965 26
Phenix Fire Insurance Co. of Paris, France	58,451 11	27,440 93
Phoenix Assurance Co., Ltd., of London, Eng	436,755 46	225,569 57
Phoenix Insurance Co. of Hartford	160,296 47	40,164 22
Providence Washington Insurance Co	80,997 48	47,676 01
Provincial Insurance Co., Ltd	109,113 50	72,381 52
Quebec Fire Assurance Company	119,437 00	19,829 00
Queen Insurance Co. of America	310,488 61	132,816 85
Queensland Insurance Co., Ltd	97,577 55	101,668 50
Reliance Insurance Co. of Canada	10,569 69	522 88
Retail Hardware Mutual Fire Insurance Co	45,289 00	13,252 00
Royal Exchange Assurance Co	279,515 94	89,778 35
Royal Insurance Co., Ltd	931,300 00	467,354 00
Royal Scottish Insurance Co	98,145 27	51,562 04
St. Paul Fire & Marine Insurance Co	219,358 88	106,348 39
Scottish Canadian Assurance Corporation	49,960 38	28,124 88
Scottish Metropolitan Assurance Co	115,892 32	64,449 94
Scottish Union & National Insurance Co	155,923 12	90,624 20
Security Insurance Co. of New Haven	59,319 29	20,362 41
Springfield Fire & Marine Insurance Co	133,486 99	122,244 01
Sterling Fire Insurance Co	8,876 61	1,676 77
Stuyvesant Insurance Co	98,355 08	62,715 00
Sun Insurance Office	434,441 28	195,882 45
Tokio Marine & Fire Insurance Co	37,667 84	30,604 34
Union Assurance Society	306,245 92	151,485 40
Union Fire Insurance Co	79,582 90	52,132 08
Union Insurance Society of Canton	306,411 74	196,868 69
Underwriters at American Lloyds	33,584 99	23,472 14
United British Insurance Co	66,223 25	25,104 56
United States Fire Insurance Co	95,845 75	23,069 56
Westchester Fire Insurance Co	63,466 22	33,578 76
Western Assurance Co	398,689 90	225,200 68
World Marine & General Insurance Co	45,918 05	6,722 50
Yangtsze Insurance Association	39,997 39	37,980 44
Yorkshire Insurance Co	181,675 24	126,908 42
	$23,269,141 38	$12,087,233 74
Premiums paid for reinsurance	$2,387,490 44	
Cancellations and returned premiums	3,695,304 46	
Net premium income	17,186,346 48	

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
1	Ætna Insurance Company	5,191 67	514 07		
2	Alliance Assurance Co., Ltd.	16,396 44	5,077 77	3,036 20	933 14
3	Alliance Ins. Co. of Philadelphia	7,931 94	2,331 76		
4	American Automobile Insurance Co.	31,816 53	3,970 39		
5	American Central Insurance Co.				
6	American Ins. Co., Newark, N.J.				
7	American Surety Co. of New York				
8	Autocar Fire & Accident Ins. Co.	270 29	113 42		
9	American & Foreign Marine. Ins. Co.				
10	Automobile Insurance Company				
11	Boiler Insp. & Ins. Co. of Canada				
12	British America Assurance Co.	101,551 79	37,311 96		
13	British Crown Assurance Corp., Ltd.	122,683 13	54,675 57		
14	British Traders Insurance Co., Ltd.	120,505 13	23,802 86		
15	California Insurance Co				
16	Canada Accident & Fire Assce. Co.	61,952 64	12,728 21	26,355 29	7,718 47
17	Canada Security Assurance Co.	10,820 15	2,045 31		
18	Canadian Fire Insurance Co.	8,615 24	1,668 94		
19	Canadian Surety Company	52,423 27	9,462 79		
20	Car & General Ins. Corp., Ltd.	1,261 41	2,862 08	560 23	189 82
21	Casualty Company of Canada	68,915 02	11,526 55		
22	Columbia Insurance Co	41,131 70	16,136 28		
23	Connecticut Fire Insurance Co				
24	Continental Casualty Co.	1,026 12	277 51	193,526 73	32,136 87
25	Continental Insurance Co. of N.Y.	2,209 52	1,675 25		
26	Dom. Gresham Guar. & Casualty Co	19,624 35	7,981 52	11,339 93	4,839 71
27	Dom. of Can. Guar. & Accid. Ins. Co.	328,012 75	63,772 00	239,183 23	74,409 91
28	Eagle Star & Br. Dominions Ins. Co.	40,472 80	13,320 14		
29	Employers' Liability Assurance Corp.	260,890 00	61,384 90	116,046 26	39,065 38
30	Fidelity & Casualty Co. of New York	739 63	42 77	5,874 19	2,097 33
31	Fidelity Insurance Co. of Canada	1,308 15	562 44	22 50	
32	Fidelity-Phenix Fire Ins. Co. of N.Y.	3,046 69	575 18		
33	Firemen's Fund Insurance Co	3,131 52	2,850 90		
34	Firemen's Insurance Co				
35	General Accident Assce. Co. of Canada	233,988 00	37,153 00	103,844 00	46,182 00
36	General Animals Insurance Co				
37	Glen Falls Insurance Co	23,550 07	6,594 25		
38	Globe Indemnity Co. of Canada	231,474 41	67,375 27	80,736 93	25,125 56
39	Globe & Rutgers Fire Ins. Co.	46,826 09	9,578 98		
40	Great American Insurance Co.	41 40	1,034 81		
41	Guarantee Co. of North America				
42	Guardian Insurance Co. of Canada	56,308 51	18,435 19	8,767 22	2,370 88
43	Guar. Assce. Co., Ltd. of London, Eng.				
44	Hartford Fire Insurance Co.	35,032 09	5,019 80		
45	Hartford Live Stock Insurance Co.				
46	Hartford St. Boiler Insp. & Ins. Co.				
47	Hartford Accid. & Indemnity Co.	26,358 62	1,863 11	3,818 50	1,118 11
48	Home Insurance Co	18,876 22	5,954 80		

Note.—Continuation of Companies, see page 102.

DURING 1923 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Sickness		Employers' Liability and Other Liability		Guarantee		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
						1
1,780 26	3,259 41	3,674 30	258 94	4,668 47	407 25	2
						3
						4
						5
						6
				13,807 08		7
						8
						9
						10
						11
						12
						13
						14
						15
12,615 03	5,221 70	9,349 27	1,561 46	5,120 62	643 29	16
						17
						18
				78,901 42	6,282 41	19
84 25	400 87					20
						21
						22
						23
111,225 53	57,691 47	25 00				24
						25
6,622 75	3,896 23	10,364 56	99 50	960 58		26
118,794 08	51,566 17	10,164 04	1,300 65	63,387 80	12,875 71	27
						28
57,943 12	25,826 23	85,334 39	22,259 41	50,709 82	13,784 64	29
6,145 33	4,263 66	1,329 34	72 33			30
		250 00		67,247 03	451 69	31
						32
						33
						34
30,825 00	12,921 00	43,632 00	10,910 00	31,832 00	7,246 00	35
						36
						37
46,366 70	18,693 41	104,681 72	40,562 30	35,198 88	9,783 76	38
						39
						40
				54,245 29	26,121 30	41
5,980 86	2,695 72	3,446 29	618 66	3,650 99	386 10	42
						43
						44
						45
						46
2,651 75	1,489 59	14,990 29	1,841 12	1,725 21	664 51	47
						48

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
1	Ætna Insurance Company				
2	Alliance Assurance Co., Ltd	2,622 07	444 29	3,983 66	38 24
3	Alliance Ins. Co. of Philadelphia				
4	American Automobile Insurance Co				
5	American Central Insurance Co				
6	American Ins. Co., Newark, N.J				
7	American Surety Co. of New York			2,064 36	752 22
8	Autocar Fire & Accident Ins. Co				
9	American & Foreign Marine Ins. Co				
10	Automobile Insurance Company				
11	Boiler Insp. & Ins. Co. of Canada				
12	British America Assurance Co				
13	British Crown Assurance Corp., Ltd				
14	British Traders Insurance Co., Ltd				
15	California Insurance Co				
16	Canada Accident & Fire Assce. Co	14,293 39	3,613 04	6,513 47	1,031 30
17	Canada Security Assurance Co				
18	Canadian Fire Insurance Co				
19	Canadian Surety Company	3,699 62	828 34	Forg'y 1,530 00 Theft 15,601 77	4,803 94
20	Car & General Ins. Corp., Ltd				
21	Casualty Company of Canada	35,762 38	10,242 60	5,153 86	149 14
22	Columbia Insurance Co				
23	Connecticut Fire Insurance Co				
24	Continental Casualty Co				
25	Continental Insurance Co. of N.Y				
26	Dominion Gresham Guar. & Cas. Co.	2,986 03	1,945 09	6,339 44	2,825 05
27	Dom. of Canada Guar. & Acc. Ins. Co.	25,593 94	8,423 51	36,211 08	10,330 25
28	Eagle Star & Br. Dominions Ins. Co				
29	Employers' Liability Assce. Corp	960 25	62 07	23,008 48	4,258 46
30	Fidelity & Casualty Co. of New York	1,261 17	307 92	2,107 52	4,027 90
31	Fidelity Insurance Co. of Canada	896 73	264 60	6,176 05	143 00
32	Fidelity-Phenix Fire Ins. Co. of N.Y.				
33	Firemen's Fund Ins. Co				
34	Firemen's Insurance Co				
35	General Accident Assce. Co. of Canada	16,839 00	3,259 00	35,538 00	5,550 00
36	General Animals Insurance Co	21,091 54	3,801 08		
37	Glen Falls Insurance Co				
38	Globe Indemnity Co. of Canada	2,455 55	76 41	5,098 17	646 40
39	Globe & Rutgers Fire Ins. Co				
40	Great American Insurance Co				
41	Guarantee Co. of North America				
42	Guardian Insurance Co. of Canada	6,528 38	1,741 47	11,988 71	1,661 24
43	Guar. Assce. Co., Ltd. of London, Eng.				
44	Hartford Fire Insurance Co				
45	Hartford Live Stock Insurance Co				
46	Hartford St. Boiler Insp. & Ins. Co				
47	Hartford Accident & Indemnity Co	2,856 51	642 91	26,366 06	1,869 98
48	Home Insurance Co				

Note.—Continuation of Companies see page 104.

DURING 1923 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Live Stock, Steam Boiler, Explosion, Hail or Tornado and Miscellaneous		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
H. 116 52 Ex. 85 87	.....	59,758 69	22,694 68	65,152 75	23,208 75	1
.....	.....	.....	.....	36,161 40	10,419 04	2
.....	.....	.....	.....	7,931 94	2,331 76	3
.....	.....	.....	.....	31,816 53	3,970 39	4
H. 1,693 57	.....	.....	.....	1,693 57	.....	5
.....	.....	9,728 94	2,249 85	9,728 94	2,249 85	6
Fgy. net 1,147 50	.....	.....	.....	17,018 94	752 22	7
.....	.....	.....	.....	270 29	113 42	8
.....	.....	5,815 55	40 00	5,815 55	40 00	9
.....	.....	19,567 19	.....	19,567 19	.....	10
S. Blr. 85,657 09 Elect. 8,847 03	2,280 71 7,682 36	.....	.....	94,504 12	9,963 07	11
Ex. 1,075 29	.....	.....	.....	102,627 08	37,311 96	12
.....	.....	.....	.....	122,683 13	54,675 57	13
.....	.....	78,820 19	20,982 47	199,325 32	44,785 33	14
Ex. 79 62	.....	.....	.....	79 62	.....	15
.....	.....	.....	.....	136,199 71	32,517 47	16
.....	.....	.....	.....	10,820 15	2,045 31	17
.....	.....	.....	.....	8,615 24	1,668 94	18
.....	.....	.....	.....	152,156 08	21,377 48	19
.....	.....	.....	.....	1,905 89	3,452 77	20
.....	.....	.....	.....	109,831 26	21,918 29	21
.....	.....	10,472 22	1,234 62	51,603 92	17,370 90	22
Spr. Lkg. 101 02 Ex. 85 26	.....	.....	.....	186 28	.....	23
.....	.....	.....	.....	305,803 38	90,105 85	24
Torn. 3,350 26 Ex. & Rt. 360 38	1,863 77	.....	.....	5,920 16	3,539 02	25
Postal 1,560 90	492 29	.....	.....	59,798 54	22,079 39	26
.....	.....	.....	.....	821,346 92	222,678 20	27
.....	.....	12,662 46	.....	53,135 26	13,320 14	28
S. Blr. 13,716 89	59 47	.....	.....	608,609 21	166,700 56	29
S. Blr. 19,935 69 F.W., En. 445 50	747 87	.....	.....	37,838 37	11,559 78	30
.....	.....	.....	.....	75,900 46	1,421 73	31
Torn. 2,130 55 Ex. & Rt. 361 34	2,713 07	.....	.....	5,538 58	3,288 25	32
.....	.....	5,011 15	183 13	8,142 67	3,034 03	33
Torn. 26 00	1,617 55	9,728 94	.....	9,754 94	1,617 55	34
S. Blr. 33,781 00	3,584 00	.....	.....	530,279 00	126,805 00	35
L. Stk. 8,054 18	1,206 83	.....	.....	29,145 72	5,007 91	36
Tour. Bge. 33 00 Tour. 2,289 05 Ex. 3 14	..... 611 33	11,674 73	3,644 31	37,549 99	10,849 89	37
Ch. Forg. 138 51	.....	.....	.....	506,150 87	162,263 11	38
Ex. 6,849 40	.....	1,138 80	1,135 21	54,814 29	10,714 19	39
Torn. 353 48	150 10	.....	.....	394 88	1,184 91	40
.....	.....	.....	.....	54,245 29	26,121 30	41
S. Blr. 1,112 29	.....	402 02	.....	98,185 27	27,909 26	42
Ex. 774 68	.....	.....	.....	774 68	.....	43
Spr. L. 22,271 92 R. Fall 16,040 48 Torn. 60,603 52 Ex. 352 44	....	35,717 32	26,075 05	170,017 77	31,094 85	44
L. Stk. 40,456 67	16,345 00	.....	.....	40,456 67	16,345 00	45
S. Blr. 600 00	.....	.....	.....	600 00	.....	46
.....	.....	.....	.....	78,766 94	9,489 33	47
Rain 3,813 52 Torn. 60,833 04	2,025 00 37,486 91	283 35	16 66	83,806 13	45,483 37	48

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 98)

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
49	Imperial Guar. & Accid. Ins. Co.	46,693 30	27,227 63	56,935 65	32,835 20
50	Imperial Underwriters' Corp. of Can.	8,613 06	1,139 71	390 85	.....
51	Indemnity Ins. Co. of North America	8,464 92	39 45	334 55	.....
52	Indemnity Mut. Mar. Assce. Co., Ltd.	.....	.....	.....	.....
53	Insurance Co. of North America	44,254 47	16,508 00	.....	.....
54	Insurance Co. of State of Pennsylvania	.....	.....	.....	.....
55	International Fidelity Ins. Co.	.....	.....	.....	.....
56	Law Union & Rock Ins. Co.	20,241 00	5,755 00	7,249 00	1,825 00
57	Liverpool-Manitoba Assurance Co.	42,820 45	9,080 24	.....	.....
58	Lloyd's Plate Glass Insurance Co.	.....	.....	.....	.....
59	London Assurance Corporation	.....	.....	.....	.....
60	London Guarantee & Accid. Co., Ltd.	162,155 21	29,180 64	*26,394 26 62,481 04	15,652 90 27,790 50
61	London & Lancashire Ins. Co.	29,615 00	12,706 00	.....	.....
62	London & Lancashire Guar. & Accid. Co. of Canada	132,863 97	34,447 81	77,076 73	30,774 86
63	London Mutual Fire Ins. Co.	33,821 14	6,553 75	.....	.....
64	Loyal Protective Insurance Co.	.....	.....	*119,007 70	78,798 10
65	Lumbermen's Mutual Casualty Co.	18,431 05	3,081 34	.....	.....
66	Marine Insurance Co., Ltd.	11,927 10	5,865 31	.....	.....
67	Maryland Casualty Company	17,705 42	2,595 14	10,922 88	1,672 27
68	Merchants' Casualty Company	127,600 55	37,570 42	*147,551 40	94,571 22
69	Motor Union Insurance Co.	66,523 31	24,460 12	646 16	503 22
70	Mount Royal Assurance Co.	5,085 91	.....	.....	.....
71	National Provincial Insurance Co.	.....	.....	.....	.....
72	National Surety Company	.....	.....	.....	.....
73	National Union Fire Insurance Co.	.....	.....	.....	.....
74	Newark Fire Insurance Co.	1,323 00	267 00	.....	.....
75	New York Plate Glass Ins. Co.	.....	.....	.....	.....
76	Niagara Fire Insurance Co.	1,888 09	20 00	.....	.....
77	North American Accident Ins. Co.	10,088 97	3,359 47	7,129 38	3,215 12
78	North British & Merc. Ins. Co., Ltd.	.....	.....	.....	.....
79	Northern Assurance Co., Ltd.	57,323 47	11,482 63	23,460 90	5,499 83
80	Northwestern National Ins. Co.	35 25	156 50	.....	.....
81	Norwich Union Fire Ins. Society, Ltd.	146,456 95	43,484 85	45,149 16	13,835 06
82	National Fire Ins. Co.	.....	.....	.....	.....
83	Occidental Fire Insurance Co.	33,553 68	8,256 65	.....	.....
84	Ocean Accid. & Guar. Corporation	283,989 61	81,879 07	162,186 70	48,012 49
85	Palatine Insurance Co.	14,584 03	4,259 03	.....	.....
86	Phoenix Ins. Co. of Hartford	.....	.....	.....	.....
87	Preferred Accident Ins. Co., of New Y.	51,839 41	9,913 41	8,885 73	2,282 37
88	Protective Association of Canada	.....	.....	*174,167 92	101,958 10
89	Providence Washington Ins. Co.	1,412 66	440 76	.....	.....
90	Provincial Insurance Co., Ltd.	149,444 30	45,845 28	.....	.....
91	Queen Insurance Co. of America	21,624 42	11,009 09	.....	.....
92	Railway Passenger Assurance Co.	19,997 44	4,604 26	19,360 04	5,136 09
93	Ridgely Protective Association	.....	.....	*60,725 50	40,082 56
94	Royal Exchange Assurance Co.	23,275 90	8,969 98	4,460 27	3,680 71
95	Royal Indemnity Co.	.....	.....	.....	.....
96	Royal Insurance Co., Ltd.	53,700 00	5,833 00	.....	.....
97	Scottish Metropolitan Assce. Co., Ltd.	20,957 60	5,016 96	19,403 02	5,333 21
98	Scottish Union & National Ins. Co.	3,005 47	912 88	.....	.....

*Accident and Sickness combined.

Note.—Continuation of Companies see page 106.

DURING 1923 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Sickness		Employers' Liability and Other Liability		Guarantee		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
33,080 70	17,861 90	2,523 71	491 78	13,503 97	9,792 32	49
531 00	270 67	1,696 04	.....	45 00	.....	50
525 90	.....	11,644 12	1,960 39	.....	.....	51
.....	.....	.....	.....	.....	.....	52
.....	.....	.....	.....	.....	.....	53
.....	.....	.....	.....	.....	.....	54
.....	.....	.....	.....	2,696 00	187 61	55
3,036 00	1,580 00	17,465 00	4,763 00	.....	.....	56
.....	.....	.....	.....	.....	.....	57
.....	.....	.....	.....	.....	.....	58
.....	.....	.....	.....	.....	.....	59
30,591 26	12,691 06	25,597 81	1,822 56	132,580 60	27,780 83	60
.....	.....	.....	.....	.....	.....	61
57,723 88	24,973 13	15,650 35	4,603 15	59,031 56	5,982 07	62
.....	.....	.....	.....	.....	.....	63
.....	.....	.....	.....	.....	.....	64
.....	.....	.....	.....	.....	.....	65
.....	.....	.....	.....	.....	.....	66
12,059 37	5,109 39	6,251 84	727 61	11,676 71	4,198 65	67
.....	.....	.....	.....	.....	.....	68
.....	.....	.....	.....	.....	.....	69
.....	.....	.....	.....	.....	.....	70
.....	.....	.....	.....	.....	.....	71
.....	.....	.....	.....	83,697 24	21,011 91	72
.....	.....	.....	.....	.....	.....	73
.....	.....	.....	.....	.....	.....	74
.....	.....	.....	.....	.....	.....	75
.....	.....	.....	.....	.....	.....	76
4,568 09	1,746 81	5,514 72	692 88	.....	.....	77
.....	.....	.....	.....	.....	.....	78
21,739 84	11,592 61	10,268 92	1,281 45	2,877 30	6 50	79
.....	.....	.....	.....	.....	.....	80
42,459 89	21,158 34	13,114 45	2,819 18	1,825 31	.....	81
.....	.....	.....	.....	.....	.....	82
.....	.....	.....	.....	.....	.....	83
59,729 98	26,403 36	20,124 40	8,643 36	11,426 98	4,199 59	84
.....	.....	.....	.....	.....	.....	85
.....	.....	.....	.....	.....	.....	86
3,747 39	2,346 21	.....	.....	.....	.....	87
.....	.....	.....	.....	.....	.....	88
.....	.....	.....	.....	.....	.....	89
.....	.....	.....	.....	.....	.....	90
.....	.....	.....	.....	.....	.....	91
10,101 45	5,238 09	2,867 74	756 16	2,288 11	494 50	92
.....	.....	.....	.....	.....	.....	93
1,228 00	620 68	403 93	5 00	.....	.....	94
.....	.....	.....	.....	.....	.....	95
.....	.....	.....	.....	.....	.....	96
16,524 71	13,153 00	1,096 37	474 34	2,304 81	.....	97
.....	.....	.....	.....	.....	.....	98

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 100.)

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
49	Imperial Guarantee & Accid. Ins. Co.	1,460 70	275 87	.....	.....
50	Imperial Underwriters' Corp. of Can.	.....	.....	.....	.....
51	Indemnity Ins. Co. of North America	1,882 27	176 95	2,726 50	69 32
52	Indemnity Mut. Mar. Assce. Co., Ltd.	.....	.....	.....	.....
53	Insurance Co. of North America	.....	.....	.....	.....
54	Insurance Co. of State of Pennsylvania	.....	.....	.....	.....
55	International Fidelity Ins. Co	.....	.....	.....	.....
56	Law Union & Rock Ins. Co	894 00	50 00	330 00	1,774 00
57	Liverpool Manitoba Assurance Co	.....	.....	.....	.....
58	Lloyd's Plate Glass Insurance Co	15,821 96	8,221 69	.....	.....
59	London Assurance Corporation	.....	.....	.....	.....
60	London Guarantee & Accid. Co., Ltd.	2,758 11	148 64	10,358 19	190 25
61	London & Lancashire Ins. Co	.....	.....	.....	.....
62	London & Lancashire Guarantee and Accident Co. of Canada	14,586 71	3,354 67	5,620 53	494 60
63	London Mutual Fire Ins. Co	.....	.....	.....	.....
64	Loyal Protective Insurance Co	.....	.....	.....	.....
65	Lumbermen's Mutual Casualty Co	.....	.....	.....	.....
66	Marine Insurance Co., Ltd	.....	.....	.....	.....
67	Maryland Casualty Company	5,400 46	1,517 72	18,395 63	19,731 33
68	Merchants' Casualty Company	.....	.....	.....	.....
69	Motor Union Insurance Co	.....	.....	.....	.....
70	Mount Royal Assurance Co	1,853 18	.....	.....	.....
71	National Provincial Ins. Co	4,203 30	700 42	.....	.....
72	National Surety Company	.....	.....	27,620 47	2,984 51
73	National Union Fire Ins. Co	.....	.....	.....	.....
74	Newark Fire Insurance Co	.....	.....	.....	.....
75	New York Plate Glass Ins. Co	8,474 35	2,637 01	.....	.....
76	Niagara Fire Insurance Co	.....	.....	.....	.....
77	North American Accident Ins. Co	9,332 44	3,572 29	381 75	.....
78	North Brit. & Mercantile Ins. Co., Ltd	.....	.....	.....	.....
79	Northern Assurance Co., Ltd	29,425 11	6,530 58	9,881 93	133 26
80	Northwestern National Ins. Co	.....	.....	.....	.....
81	Norwich Union Fire Ins. Society, Ltd.	15,357 20	3,830 57	3,651 92	51 70
82	National Fire Insurance Co	.....	.....	.....	.....
83	Occidental Fire Insurance Co	.....	.....	.....	.....
84	Ocean Accident & Guar. Corp	84,473 57	24,727 92	13,401 64	359 11
85	Palatine Insurance Co	.....	.....	.....	.....
86	Phoenix Ins. Co. of Hartford	.....	.....	.....	.....
87	Preferred Accident Ins. Co. of N.Y.	.....	.....	.....	.....
88	Protective Association of Canada	.....	.....	.....	.....
89	Providence Washington Ins. Co	.....	.....	.....	.....
90	Provincial Insurance Co., Ltd	.....	.....	.....	.....
91	Queen Insurance Co. of America	.....	.....	.....	.....
92	Railway Passengers' Assce. Co	4,341 59	537 34	679 00	.....
93	Ridgely Protective Association	.....	.....	.....	.....
94	Royal Exchange Assurance Co	.....	.....	.....	.....
95	Royal Indemnity Co	.....	.....	.....	.....
96	Royal Insurance Co., Ltd	.....	.....	.....	.....
97	Scottish Metropolitan Assce. Co., Ltd.	10 17	.....	.....	.....
98	Scottish Union & National Ins. Co	.....	.....	.....	.....

Note.—Continuation of Companies, see page 106.

DURING 1923 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Live Stock, Steam Boiler, Explosion, Hail or Tornado and Miscellaneous		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total Losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
				154,198 03	88,484 70	49
				11,275 95	1,410 38	50
				25,578 26	2,246 11	51
		781 40	13,121 70	781 40	13,121 70	52
		13,552 79	2,083 15	57,807 26	18,591 15	53
Ex. 3 75				3 75		54
				2,696 00	187 61	55
				49,215 00	15,747 00	56
Riot 1,312 50				44,132 95	9,080 24	57
				15,821 96	8,221 69	58
		6,468 55	9,895 79	6,468 55	9,895 79	59
Spr. L. 1,208 47				454,124 95	115,257 38	60
				29,615 00	12,706 00	61
				362,556 73	104,630 29	62
				33,821 14	6,553 75	63
				119,007 70	78,798 10	64
				18,431 05	3,081 34	65
		7,256 96	165 00	19,184 06	6,030 31	66
S. Blr. 16,718 51	259 80					
Sprink 2,331 13	1,618 54			101,461 95	37,430 45	67
				275,151 95	132,141 64	68
				67,169 47	24,963 34	69
Ex. 924 50				7,863 59		70
				4,203 30	700 42	71
Fgy. 2,978 45	2,032 02					
Fraud 7,645 00	1,019 06			165,361 86	35,576 07	72
Credit 43,420 70	8,528 57					
Torn. 7,332 99	2,137 63			7,332 99	2,137 63	73
				1,323 00	267 00	74
				8,474 35	2,637 01	75
Spr. L. 172 50						
Torn. 827 15				2,897 37	20 00	76
Ex. 9 63						
				37,015 35	12,586 57	77
Ex. 1,805 00				1,805 00		78
				154,977 47	36,526 86	79
				35 25	156 50	80
				269,014 88	85,179 70	81
Hail 3,445 14						
Spr. L. 37 80						
Ex. 591 78	14 00			4,074 72	14 00	82
				33,553 68	8,256 65	83
				635,332 88	194,224 90	84
				14,584 03	4,259 03	85
Spr. L. 194 53						
Ex. 76 90				271 43		86
				64,472 53	14,541 99	87
				174,167 92	101,958 10	88
		31,833 92	3,513 86	33,246 58	3,954 62	89
				149,444 30	45,845 28	90
				21,624 42	11,009 09	91
				59,635 37	16,766 44	92
				60,725 50	40,082 56	93
		18,922 02		48,290 12	13,276 37	94
						95
				53,700 00	5,833 00	96
		1,048 27	198 88	61,344 95	24,176 39	97
Hail 51 10						
Ex. 53 45				3,110 02	912 88	98

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 102)

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
99	Security Ins. Co. of New Haven				
100	Springfield Fire & Marine Ins. Co	1,165 12	25 00		
101	St. Paul Fire & Marine Ins. Co	14,037 57	1,230 00		
102	Standard Marine Ins. Co., Ltd				
103	Sterling Fire Ins. Co	8,876 61	1,676 77		
104	Sun Insurance Office	29,239 68	6,852 94	3,975 08	741 39
105	Thames & Mersey Marine Ins. Co				
106	Travellers Ind. Co. of Hartford, Conn.	107,062 80	35,564 28	10,260 33	4,216 85
107	Travellers Ins. Co. of Hartford, Conn.			101,786 29	58,007 11
108	Union Assce. Soc.,Ltd.,of London, Eng	20,017 75	3,735 79		
109	Union Ins. Soc. of Canton, Ltd	101,971 08	22,172 79	*32,864 75	10,596 92
110	Union Marine Insurance Co				
111	United States Fidelity & Guaranty Co.	27,813 18	17,252 45	20,676 87	8,336 36
112	United States Fire Ins. C	261 93	450 89		
113	Western Assurance Company	91,300 97	33,333 40		
114	World Marine & General Ins. Co	20,844 96	2,731 42	35 43	
115	Yorkshire Insurance Co	49,038 47	13,152 32	14,198 18	7,577 95
116	United States Lloyd's				
117	Tokio Marine and Fire				
	Total	4,127,329 52	1,089,779 21	2,010,826 98	839,122 57
	Premiums paid for reinsurance	192,226 01		97,170 76	
	Cancellations and returned premiums.	728,849 07		202,479 84	
	Net premium income	3,206,254 44		1,711,176 38	

* Accident and Sickness combined.

(Continued from page 104)

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
99	Security Ins. Co. of New Haven				
100	Springfield Fire & Marine Ins. Co				
101	St. Paul Fire & Marine Ins. Co				
102	Standard Marine Ins. Co., Ltd				
103	Sterling Fire Insurance Co				
104	Sun Insurance Office				
105	Thames & Mersey Marine Ins. Co				
106	Travellers Ind. Co. of Hartford, Conn.	9,646 59	3,496 02	57,248 23	9,664 58
107	Travellers Ins. Co. of Hartford, Conn.				
108	Union Assce. Soc.,Ltd.,of London, Eng				
109	Union Ins. Society of Canton, Ltd				
110	Union Marine Insurance Co				
111	United States Fidelity & Guar. Co	4,026 86	2,044 76	66,555 35	74,343 36
112	United States Fire Insurance Co				
113	Western Assurance Company				
114	World Marine & General Ins. Co	18,595 75	1,790 09	5,173 75	131 26
115	Yorkshire Insurance Co	4,568 65	1,192 34		
116	United States Lloyd's				
117	Tokio Marine & Fire				
	Totals	374,959 53	100,457 21	409,705 52	148,014 40
	Premiums paid for reinsurance	8,367 77		75,476 75	
	Cancellations and returned premiums.	52,830 96		70,869 93	
	Net Premium Income	313,760 80		263,358 84	

DURING 1923 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Sickness		Employers' Liability and Other Liability		Guarantee		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
						99
						100
						101
						102
						103
2,555 06	927 50	1,238 56	1,796 12	4,402 28	113 45	104
						105
39,335 48	21,853 81					106
		18,123 42	9,972 29			107
						108
		53,825 09	10,486 09			109
						110
19,091 78	17,392 14	34,352 86	14,584 68	168,214 43	74,701 90	111
						112
						113
		2,757 93	12 25	7 50		114
16,341 35	13,468 83	3,301 53	89 50			115
						116
						117
776,005 79	386,312 99	536,059 99	145,466 16	908,035 99	227,115 99	
34,578 24		20,402 12		151,356 26		
119,909 38		83,508 35		95,210 96		
621,518 17		432,149 52		662,468 77		

Live Stock, Steam Boiler, Explosion, Hail or Tornado and Miscellaneous		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total Losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Spr. L. 130 10				130 10		99
Hl. & Tor. 836 50				2,001 62	25 00	100
H. & Tor 7,107 40	1,901 77	64,162 94	36,419 83	85,307 91	39,551 60	101
		36,854 58	8,689 78	36,854 58	8,689 78	102
				8,876 61	1,676 77	103
				41,410 66	10,431 40	104
		8,293 50	3,274 69	8,293 50	3,274 69	105
S. Blr. 45,603 50	773 22					
El. Ma 23,949 13	15,527 91			293,106 06	91,096 67	106
				119,909 71	67,979 40	107
				20,017 75	3,735 79	108
		74,712 06	39,381 67	263,372 98	82,637 47	109
		111 96		111 96		110
				340,731 33	208,655 65	111
				261 93	450 89	112
Ex. 255 30		197,081 89	156,950 87	288,638 16	190,284 27	113
Spr. L. 460 00						
Riot 375 00				48,250 32	4,665 02	114
L. Stk. 4,605 42	2,243 00			92,053 60	37,723 94	115
		27,799 25		27,799 25		116
		13,755 99	4,527 67	13,755 99	4,527 67	117
573,599 93	114,921 78	763,417 63	356,478 87	10,479,940 88	3,407,669 18	
6,205 69		158,262 81		744,046 41		
67,222 43		71,043 30		1,491,924 22		
500,171 81		534,111 52		8,243,970 25		

FRATERNAL BENEFIT SOCIETIES

		Ontario Premiums	Losses Paid
Alliance Nationale	Life	$7,130 02	$2,195 64
	Sick.	2,216 52	
Ancient Order of Foresters		101,818 40	11,778 00
Artisans La Societie des Canadiens Francais		41,300 25	29,884 81
Brotherhood of American Yeomen		251 25	1,500 00
Catholic Mutual Benefit Association of Canada		89,497 33	90,145 40
Catholic Order of Foresters		161,799 17	100,839 76
Canadian Order of the Woodmen of the World		123,193 33	86,228 02
Commercial Travellers' Ass'n of Canada		130,458 00	79,548 44
Commercial Travellers' Mutual Benefit Society		49,916 39	32,440 00
Independent Order of Foresters		611,894 96	785,599 08
Jewish National Workers' Alliance of America		158,750 00	2,238 00
Knights of Columbus		109 27	.....
Knights of Pythias		8,643 87	4,000 00
Maccabees		209,629 44	179,457 76
Orange Lodge of British America		112,313 63	46,866 85
Royal Arcanum		69,393 45	69,039 97
Women's Benefit Ass'n of the Maccabees		5,573 16	2,000 00
Workmen's Circle		3,359 42	2,592 00
		$1,887,247 86	$1,526,353 73

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies
Year ending December 31st, 1923

COMMONWEALTH LIFE & ACCIDENT INSURANCE COMPANY

HEAD OFFICE, HAMILTON, ONT.

Incorporated by Letters Patent, 31st May, 1922. Commenced business 2nd June, 1922.

OFFICERS

President—W. H. WARDROPE, K.C.
Vice-President—G. C. COPPLEY,
G. J. GUY.
General Manager—HERMAN H. GRAY.
Secretary and Actuary—L. T. BOYD.

DIRECTORS:

J. P. WHELAN
F. C. BIGGS, M.P.P.
THOMAS W. MCFARLAND.
A. C. GARDEN, M.P.P.
WALDER PARKE.
CHARLES J. PARKER
COL. F. C. MCCORDICK.
DR. D. J. SINCLAIR, M.P.
JOHN HALLAM.
C. W. CADWELL.
DR. JAS. W. RUTHERFORD.

AUDITORS:

RIDDELL, STEAD, GRAHAM & HUTCHINSON.

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized.....$2,000,000		
	$	$ c.
Capital stock at beginning of year.....	553,300	55,330 00
Capital stock issued during year.....	322,900	31,762 50
Total capital stock at end of year.....	876,200	87,092 50

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year.....	58,796 00
Amount received during the year.....	36,171 92
Total amount paid to December 31, 1923.....	94,967 92

Summary Balance Sheet

ASSETS		LIABILITIES	
Total admitted ledger assets...	$100,214 71	Total liabilities.....	$50,348 92
Total admitted non-ledger assets.....	47,460 14	Excess of assets over liabilities: Capital stock paid in cash	87,092 50
		Surplus.....	10,233 43
Total admitted assets.....	$147,674 85		$147,674 85

Synopsis of Ledger Accounts

As at December 31, 1922:		Decrease in ledger assets in 1923:	
Net ledger assets	$73,402 81	Disbursements	$125,488 13
Total ledger assets	$73,402 81	Total decrease	$125,488 13
Increase in ledger assets in 1923:		As at December 31, 1923:	
Income	$152,300 03	Net ledger assets	$100,214 71
		Total ledger assets	$100,214 71
Total	$225,702 84	Total	$225,702 84

Assets

Ledger Assets

Mortgage loans on real estate, first liens	$27,250 00
Book value of bonds, debentures and debenture stocks owned by the Company	67,843 52
Cash—(a) At head office, $11.96; (b) in banks, $5,109.23	5,121 19
Total ledger assets	$100,214 71

Non-Ledger Assets

Interest accrued	$1,410 20
Net premiums due and uncollected and deferred	14,696 56
Outstanding premiums on capital stock*	29,074 58
All other assets	2,278 80
Total non-ledger assets	$47,460 14
Total assets	$147,674 85

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain		$39,984 00
Received from policyholders in advance—premiums		1,160 14
Provisions for accrued profits to policyholders not included above		1,504 00
Due and accrued—Current accounts, $306.84; Directors' fees, $195.00		501 84
Medical examiners' fees due and accrued		890 00
All other liabilities due and accrued:		
Commission on stock	$6,187 57	
Bills unpaid	121 37	
		6,308 94
Total liabilities (except capital stock)		$50,348 92

Income

	First Year	Renewal	
Assurance premiums	$73,446 26	$17,414 64	
Less reinsurance premiums paid	7,958 79	2,184 30	
	$65,487 47	$15,230 34	
Total net premium income			$80,717 81
Interest and dividends			3,251 43
Income from all other sources:			
Premium on capital stock		$36,171 92	
Capital stock		31,762 50	
Accounts paid		121 37	
			68,055 79
Gross profit on sale or maturity of ledger assets—bonds			275 00
Total income			$152,300 03

* Since paid in cash.

Disbursements

Death claims, $11,969.65; less received for reinsurance, $5,000.00; net disbursements in respect of assurance	$6,969 65
Taxes, licenses and fees (including taxes on investments, but excluding taxes on real estate	747 62
Head office expenses—Salaries, $8,809.25; directors' fees, $1,867.50; auditors' fees, $562.50; travelling expenses, $625.00; rents, $1,560.00	13,424 25
Branch office and agency expenses—Assurance commissions—first year, $47,295.91; renewal, $1,160.69; advanced to agents, $898.07; salaries, $16,850.00; travelling expenses, $2,379.20; rents, $2,119.60	70,703 47
All other expenses—Advertising, $3,218.37; books and periodicals, $52.00; express, telegrams and telephones, $762.07; legal fees, $239.77; medical fees, $3,637.00; office furniture, $1,983.65; postage, $306.94; printing and stationery, $1,652.86; commissions on stock, $15,795.43; office supplies, $846.86; organization expenses; $4,260.00; miscellaneous, $888.19	33,643 14
Total disbursements	$125,488 13

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$
At end of 1922	490	1,046,182	70	163,000	48	217,228	608	1,426,410
New issued	1,401	2,566,280	95	221,750	202	880,098	1,698	3,668,128
Old revived	7	19,500	4	6,000	1	1,500	12	27,000
Totals	1,898	3,631,962	169	390,750	251	1,098,826	2,318	5,121,538
Less ceased by—								
Death	3	7,000	.....	.....	.....	.....	3	7,000
Lapse	154	265,296	27	41,250	9	36,525	190	343,071
Not taken	86	397,000	17	46,000	38	177,900	141	620,900
Total ceased	243	669,296	44	87,250	47	214,425	334	970,971
At end of 1923	1,655	2,962,666	125	303,500	204	884,401	1,984	4,150,567
Reinsured	.....	488,344	.....	75,858	.....	227,000	.....	791,202

Miscellaneous

New policies issued and paid for in cash—Number, 1,548; gross amount $2,518,500; reinsured, $495,000.

Claims reinsured—Death claims, $2,500.

Total amount in force divided as to dividend plan—Quinquennial, $1,274,000; non-participating, $2,876,567; total, $4,150,567.

Additional accidental death benefits—Gross amount issued, $911,500; reinsured, $309,562; terminated by accidental death, $5,000; reinsured, $2,500; in force, $887,000; reinsured, $300,562.

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
		$	$	$	$
Ordinary with Profits:					
Life	1,162	1,274,000	24,684	15,000	150
Totals	1,162	1,274,000	24,684	15,000	150
Ordinary without Profits:					
Life	493	1,688,666	44,465	473,344	3,546
Endowment assurance	125	303,500	16,927	75,858	463
Term, etc	204	884,401	4,514	227,000	1,221
Additional accidental death benefits		(887,000)	835	(330,562)	225
Additional disability benefits			1,478		565
Totals	822	2,876,567	68,219	776,202	6,020
Grand Totals	1,984	4,150,567	92,903	791,202	6,170

Summary of Reserve

	With Profits	Without Profits	Total
	$	$	$
1. Total reserve, assurance and annuity contracts	24,684	68,219	92,903
2. Total reserve on reinsured contracts	150	6,020	6,170
3. Total net reserve on the Company's basis of valuation	24,534	62,199	86,733
4. Deduction made therefrom (permitted under The Ontario Insurance Act	14,482	32,267	46,749
5. Full deduction permitted, adjusted for reinsured, being	14,482	32,267	46,749
6. Net reserve carried in the liabilities (3)-(4)	10,052	29,932	39,984
7. Net reserve computed on the statutory basis (without deduction)	24,534	62,199	86,733
8. Reserve maintained by the Company in excess of the statutory reserve (3)-(7)	Nil	Nil	Nil

Miscellaneous Statement

I.—The calculation of the "Reserve in the Statement of Actuarial Liabilities":

(1) The policies in force were grouped for valuation purposes, according to the year of issue, age nearest birthday and plan; and were then valued from tables of mid-year reserves, by the net premium method.

Special Classes:

(*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.
(*b*) Policies issued at a rated up age were valued as at that rated up age.
(*c*) The full level reserve was held on liened policies.
(*d*) No extra reserve was held where an extra premium, whether annual or single, was charged.
(*e*) Policies issued on lives classed as sub-standard were not issued except as above.
(*f*) For the disability benefit, including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held of 40 per cent. of the gross

premiums paid for such benefits on policies providing for the waiver of premium, and for the payment of the principal sum in instalments, no extra reserve was held. No disability claims have as yet emerged.

(*g*) No annuities on sub-standard lives have been issued.

(*h*) On policies providing for an additional accidental death benefit, a reserve was held amounting to one-half of one year's premium.

(2) *Items of Special Reserve:*

(*a*) No additional reserve was held for prepaid or limited loadings, in the case of single or limited premium policies or annuities.

(*b*) Where the cash values guaranteed exceed the Om 5 3½ per cent. tabular value, an addition to the reserve was made so that the amount held at the end of the fifteenth year would equal that cash guarantee.

(*c*) In the case of policies which had lapsed and were not continued under the automatic non-forfeiture provision, but were subject to reinstatement, no extra reserve was maintained.

(*d*) No reserve was held to cover the option of renewal under term policies.

(*e*) Nor for the option of conversion where one exists to a higher premium policy.

(*f*) No special reserves other than the ones specified above were held.

II.—No modifications were made in the guaranteed values for the special classes referred to above. In each case the premium, the reserve and the surrender values, were all calculated at the same age.

III.—The average rate of interest earned was 4.61 per cent.

IV.—*Distribution of Surplus:*

(*a*) No provision is made in the charter or by-laws of the Company for the division of surplus as between shareholders, and such policyholders as may be entitled to share in the surplus.

(*b*) No profits have as yet been declared to any policyholder.

(*c*) There are no participating annuities in force.

List of Shareholders

(As at 31st December, 1923)

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Allan, Adam M.	Middleport	500 00	50 00
Allan, Robert H.	Middleport	500 00	50 00
Anderson, R. L.	Hamilton	1,000 00	100 00
Arnott, Geo. H.	Windsor	500 00	50 00
Arnott, Vera L.	Windsor	500 00	50 00
Arrell, Cameron	Hamilton	5,000 00	500 00
Arrell, Harrison	Caledonia	1,000 00	100 00
Asselstine, Dr. S. M.	Windsor	1,000 00	100 00
Bain, Thomas	Hamilton	1,000 00	100 00
Barber, J. H.	Wellandport	1,000 00	100 00
Battersby, Frank and Beatrice P.	Hamilton	1,000 00	100 00
Bean, Dr. S. J. T.	North London	1,000 00	100 00
Beaven, Dr. J. R.	Galt	2,500 00	250 00
Bell, Mrs. R. A.	Hamilton	1,500 00	150 00
Berry, Dr. W. E.	West Hamilton	5,000 00	500 00
Best, W. A.	Milton	1,000 00	100 00
Biggs, Hon. F. C.	West Flamboro	20,000 00	2,000 00
Binns, Dr. Edward E.	Welland	500 00	50 00
Black, W. A.	St. Catharines	2,500 00	250 00
Blackhall, E. A.	Toronto	2,000 00	200 00
Blair, Andrew	Toronto	2,500 00	250 00
Bond, Horace	Hamilton	500 00	50 00
Bradley, J. H.	Copetown	2,000 00	200 00
Breay, Harry	Hamilton	2,000 00	200 00
Bridgeman, J. P.	Winona	5,000 00	500 00
Briscoe, R. A.	Galt	3,000 00	300 00
Brodie, Dr. G. M.	Woodstock	1,000 00	100 00
Burnand, L.	Hamilton	2,000 00	200 00
Cadwell, C. W.	Windsor	20,000 00	2,000 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Cameron, A. A.	Port McNicoll	5,000 00	500 00
Campbell, Dr. Byron A.	Toronto	2,000 00	200 00
Carter, James R.	London	1,500 00	150 00
Chatley, John	Hamilton	5,000 00	500 00
Clark, Norman	Hamilton	2,500 00	250 00
Clark, W. J.	Hamilton	5,000 00	500 00
Clifford, Miss E. S.	Ancaster	1,000 00	100 00
Clifford, Miss F. V.	Ancaster	1,000 00	100 00
Cloke, Fred	Hamilton	5,000 00	500 00
Cockshutt, E. L.	Brantford	1,000 00	100 00
Coleman, A. B.	Burlington	5,000 00	500 00
Collier, J. T.	Hamilton	500 00	50 00
Cooke, John McL.	Orillia	500 00	50 00
Coombs, A. E.	St. Catharines	5,000 00	500 00
Coppley, George C.	Hamilton	10,000 00	1,000 00
Crawford, Dr. E. C. A.	Niagara Falls	1,500 00	150 00
Cuddie, John H.	Walkerville	1,000 00	100 00
Culp, J. H.	Grimsby	1,000 00	100 00
Davey, Dr. J. E.	Hamilton	1,000 00	100 00
Dayman, Edwin	Lynden	5,000 00	500 00
Deadman, Dr. Wm. J.	Hamilton	3,000 00	300 00
Dean, Mrs. Agnes	Hamilton	2,500 00	250 00
Dickinson, Dr. Geo. A.	Port Hope	1,000 00	100 00
Dobbie, Dr. J. A.	Ottawa	2,500 00	250 00
Dodson, Mrs. M.	Hamilton	5,000 00	500 00
Dopking, I. F. and Mrs. L. M.	Waterdown	1,000 00	100 00
Douglas, James	Caledonia	1,000 00	100 00
Douglas, John	Caledonia	1,000 00	100 00
Downard, Edward	Toronto	2,000 00	200 00
Dunlop, James	Hamilton	5,000 00	500 00
Dunlop, W. E.	Dundas	5,000 00	500 00
Dusty, Geo. S.	Hagersville	1,000 00	100 00
Ecclestone, Dr. W. M.	Toronto	3,000 00	300 00
Ellis, Dr. George H.	St. Catharines	1,000 00	100 00
Ellis, W.	Hamilton	2,000 00	200 00
Endacott, George	Grassie	3,000 00	300 00
Evans, Dr. S.	Ottawa	10,000 00	1,000 00
Farr, Elba	Ridgeville	1,000 00	100 00
Foster, Stanley	Hamilton	1,500 00	150 00
French, B. E.	Caledonia	1,000 00	100 00
Gage, W. C.	Ancaster	500 00	50 00
Gauld, Judge John G.	Hamilton	5,000 00	500 00
Gay, Mrs. Emily M.	Hamilton	1,000 00	100 00
Geddes, Alex.	Hamilton	5,000 00	500 00
Garden, A. C.	Hamilton	10,000 00	1,000 00
Gibb, O. W.	Hamilton	5,000 00	500 00
Gibb, Mrs. Sarah	Hamilton	5,000 00	500 00
Gibson, Mrs. Annie	Caledonia	1,000 00	100 00
Gibson, D. Z.	Caledonia	1,000 00	100 00
Gibson, J. H.	Grimsby	1,000 00	100 00
Gibson, Dr. J. L.	Lynden	5,000 00	500 00
Gibson, William S.	Caledonia	1,000 00	100 00
Gillies, D. H.	London	2,500 00	125 00
Gillies, J. W.	Hamilton	5,000 00	500 00
Gillies, S. R.	Hamilton	5,000 00	500 00
Greenwood, Mary L. (Mrs. F. S.)	St. Catharines	2,000 00	200 00
Guy, George J.	Hamilton	15,000 00	1,500 00
Hager, Howard	Hagersville	5,000 00	500 00
Hallam, John	Toronto	10,000 00	1,000 00
Hamm, Joseph H.	Brantford	5,000 00	500 00
Hamilton, Rev. J. B.	Dundas	2,000 00	200 00
Harris, G. R.	Hamilton	2,000 00	200 00
Hawkings, Dr. John E.	Galt	2,500 00	250 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Heasman, Frederick	London	6,000 00	600 00
Heming, Mrs. Maud S. D	Ancaster	1,000 00	100 00
Henry, J. E	Winona	5,000 00	500 00
Herald Printing Co	Hamilton	2,000 00	200 00
Heatherington, F. E	St. Catharines	3,000 00	300 00
Hewitson, J. W	Fruitland	1,000 00	100 00
Hill, Mary E. (Mrs. F. J.)	Hamilton	1,000 00	100 00
Hitchins, W. R	Hamilton	1,000 00	100 00
Holtby, Edmond	Burlington	2,000 00	200 00
Holton, M. B	Hamilton	15,000 00	1,500 00
Hope, Florence L. (Mrs. Geo.)	Hamilton	10,000 00	1000 00
Hopkins, Basil	Stoney Creek	2,500 00	250 00
Hopkins, Donald Neil	Stoney Creek	2,500 00	250 00
Hopkins, Jack Edward	Stoney Creek	2,500 00	250 00
Hunter, William	Hamilton	5,000 00	500 00
Hyslop, A. J	Hamilton	500 00	50 00
Innes, Charles E	Simcoe	2,500 00	250 00
Jarvis, A	Grimsby	1,000 00	100 00
Jarvis, George	Welland	500 00	50 00
Jones, A. E	Caledonia	2,500 00	250 00
Kelly, Dr. Ernest	Hamilton	15,000 00	1,500 00
Kennedy, R. J	Brantford	1,000 00	100 00
Kern, H. R	Caledonia	1,000 00	100 00
Kerr, Miss Ann Marion	Dundas	1,000 00	100 00
Kerr, Miss Helen M	Cayuga	1,000 00	100 00
Krupp, Dr. Weston	Woodstock	2,500 00	250 00
Laing, Flossie W. (Mrs. Chas.)	Grimsby	1,000 00	100 00
Latshaw, F. A	Dundas	3,000 00	300 00
Lauchland, Annie P. (Mrs. L. C.)	Dundas	1,500 00	150 00
Lauchland, Dr. L. C	Dundas	1,500 00	150 00
Lee, Edward	Woodstock	1,000 00	100 00
Lees, George	Hamilton	1,500 00	150 00
Lewis, Dr. W. A	Barrie	1,000 00	100 00
Lewis, Dr. W. O	Hamilton	3,000 00	300 00
Linfoot, J. M	Hamilton	500 00	50 00
Lumsden, Arthur D	Hamilton	1,000 00	100 00
Lumsden, C. H	Hamilton	1,000 00	100 00
Lumsden, H. L	Hamilton	2,000 00	200 00
Lyons, Miss Gertrude E	London	1,000 00	100 00
Maloney, F. J., Jr	Amherstburg	2,500 00	250 00
Malyon, Dr. R. H	Sundridge	500 00	50 00
Manuel, Alfred E	Niagara Falls	1,000 00	100 00
Matheson, Miss Winnifred	Brantford	1,000 00	100 00
Maw, H	Dundas	1,500 00	150 00
Maw, Dr. Herbert	Caledonia	500 00	50 00
Mellen, W. S	Hamilton	100,000 00	10,000 00
Miles, Mrs. C. E	Lansing	1,000 00	100 00
Miles, Ernest	Toronto	2,500 00	250 00
Milnes, J. P	Toronto	5,000 00	500 00
Mitchell, Miss J. W. G	Hamilton	1,000 00	100 00
Montague, William F	Hamilton	1,500 00	150 00
Morrison, Dr. D. A	Brantford	2,500 00	250 00
Moxley, O. H	Dorchester	1,000 00	100 00
Mulligan, W. F	Caledonia	500 00	50 00
McCaughey, James S	Hamilton	5,000 00	500 00
McCordick, Col. F. C	St. Catharines	10,000 00	1,000 00
McFarland, Thomas W	London	15,000 00	1,500 00
McGregor, James	Caledonia	1,500 00	150 00
McGregor, Jessie C. (Mrs. Jas.)	Caledonia	500 00	50 00
McIntosh, Mrs. Mabel	Preston	3,000 00	300 00
McKenzie, A. M	Hamilton	500 00	50 00
Killop, Dr. Clarence J. A	St. Thomas	1,000 00	100 00
McKinnon, Dr. J. P	Guelph	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
McLelland, R. B	Hamilton	10,000 00	1,000 00
McLelland, William	Hamilton	10,000 00	1,000 00
MacMahon, Dr. James A	St. Catharines	5,000 00	500 00
McMenemy, W. C	St. Catharines	1,500 00	150 00
Nicholson, Margaret J	Hamilton	1,000 00	100 00
Nicholson, Dr. W. F	Hamilton	1,000 00	100 00
O'Connor, John	Toronto	1,000 00	100 00
O'Flynn, Dr. J. F	St. Catharines	2,000 00	200 00
Orr, Col. J. E	Fruitland	10,000 00	1,000 00
Pain, Dr. Albert	Hamilton	7,500 00	750 00
Park, A. J	Hamilton	500 00	50 00
Park, F. W	Hamilton	500 00	50 00
Park, John Roy	Chatham	2,500 00	250 00
Parke, Walder	Hamilton	5,000 00	500 00
Parke, W. T	Colpoys Bay	5,000 00	275 00
Parker, C. J	Brantford	3,500 00	350 00
Parker, Ida L. (Mrs. J. E.)	Ottawa	1,000 00	100 00
Payne, W. W	Galt	1,000 00	100 00
Pearson, Dr. F. G. E	Brantford	2,500 00	250 00
Peart, John E. (in trust for Enid Mary Peart)	Hamilton	5,000 00	500 00
Peart, John E. (in trust for John Albert Peart)	Hamilton	5,000 00	500 00
Peart, John E	Hamilton	2,500 00	250 00
Pender, Mark	Hamilton	500 00	50 00
Pennington, E. D	Dundas	1,000 00	100 00
Penrose, Thomas W	Hamilton	500 00	50 00
Piggott, Water T	Windsor	1,000 00	100 00
Pinkney, David T	Stratford	2,000 00	200 00
Pirie, Alex. F	Dundas	5,000 00	500 00
Poole, Peter A	Woodstock	1,000 00	100 00
Precious, George H	Hamilton	1,000 00	100 00
Price, Alice G. (Mrs. W. H.)	Toronto	5,000 00	500 00
Price, William H	Toronto	5,000 00	500 00
Pulling, William J	Windsor	5,000 00	500 00
Quinlan, Dr. P. F	Stratford	2,500 00	250 00
Quinn, Dr. J. S	Preston	2,500 00	250 00
Reid, C. T	Hamilton	1,000 00	100 00
Rennie, Dr. G. S	Hamilton	5,000 00	500 00
Richens, F. A	Galt	300 00	30 00
Robertson, Dr. Lorne	Stratford	22,500 00	2,250 00
Ross, Mrs. Agnes	Wellandport	1,000 00	100 00
Ross, J. Leighton	Welland	1,000 00	100 00
Rutherford, Dr. J. W	Chatham	10,000 00	1,000 00
Sadlier, Dr. J. F	Sarnia	2,500 00	250 00
Saunders, Mrs. Doris	Toronto	8,000 00	800 00
Seager, Dr. James	Ottawa	1,000 00	100 00
Sinclair, Dr. D. J	Woodstock	10,000 00	1,000 00
Slemon, Dr. C. W	Bowmanville	1,000 00	100 00
Smiley, Mrs. E	Hamilton	1,500 00	150 00
Smith, Arthur J	London	2,500 00	250 00
Smith, Charles Murray	London	2,500 00	87 50
Smith, Laura A. (Mrs. P.)	Stratford	2,500 00	250 00
Smith, Dr. Richard	Dundas	1,000 00	100 00
Spencer, W. G	Waterdown	1,000 00	100 00
Storms, Dr. T. H. D	Hamilton	5,000 00	500 00
St. Lawrence, Frederick W	London	1,000 00	100 00
Streight, Dr. S. J	Toronto	1,000 00	100 00
Sutherland, Dr. J. G	St. Catharines	1,000 00	100 00
Swan, Thomas	Hamilton	500 00	50 00
Tasker, James	Hamilton	500 00	50 00
Thomas, Evan W	Hamilton	2,500 00	250 00
Thomas, Mrs. Gertrude	Hamilton	2,500 00	250 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Thomas, R. J.	Hamilton	5,000 00	500 00
Thomson, Dr. W. A.	London	1,000 00	100 00
Trask, I. G.	Niagara Falls	1,000 00	100 00
Trenaman, H. C.	Hamilton	2,500 00	250 00
Tufford, L. A.	Hamilton	1,000 00	100 00
Tufford, Miss M.	Hamilton	500 00	50 00
Urlin, A. D.	Hamilton	11,000 00	1,100 00
Urlin, Mrs. Mary	Hamilton	7,500 00	750 00
Vanderburgh, Dr. W. A.	Hamilton	1,000 00	100 00
Vonderau, J. C.	Hamilton	15,000 00	1,500 00
Walker, James N.	St. Catharines	4,000 00	400 00
Wardrope, W. H.	Hamilton	21,000 00	2,100 00
Warren, Dr. Donald	Hamilton	5,000 00	500 00
Waterhouse, C. H.	Brantford	2,500 00	250 00
Webster, Dr. John	Whitby	3,500 00	350 00
Weylie, F. A.	Glanford	1,400 00	140 00
Whelan, J. P.	Hamilton	5,000 00	500 00
Whicher, James S.	Caledonia	1,000 00	100 00
White, William H.	Dorchester	500 00	50 00
Wiley, Dr. H. I.	Windsor	500 00	35 00
Wilkins, Dr. W. E.	Colbourg	500 00	50 00
Wilson, A. H.	Woodstock	2,500 00	250 00
Wilson, G. D.	Toronto	10,000 00	1,000 00
Ziegler, Dr. C. H.	London	3,000 00	300 00
Zimmerman & Malloch	Hamilton	5,000 00	500 00
Total		876,200 00	87,092 50

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Organized or incorporated date, 11th Jan., 1923. Commenced business 30th Jan., 1923.

OFFICERS:

President—M. P. LANGSTAFF. Secretary-Treasurer—J. ROSS PATERSON.

DIRECTORS:

C. M. COLQUHOUN.
G. R. GEARY.
W. G. JACKSON.
F. H. KIRKPATRICK.
M. P. LANGSTAFF.
S. R. MACKELLAR.
A. H. VANDERBURGH.
T. H. WILSON

AUDITORS:

E. J. HOWSON and A. B. SHEPARD.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized.....$2,000,000		
	$	$ c.
Total capital stock issued during year.....	613,300	56,616 00
Capital stock at end of year.....	613,300	56,616 00

PREMIUM ON CAPITAL STOCK

Total amount paid to December 31, 1923.....	65,302 00

Summary Balance Sheet

ASSETS		LIABILITIES	
Total admitted ledger assets...	$71,360 71	Total liabilities.....	$11,808 75
Total admitted non-ledger assets.....	33,879 86	Excess of assets over liabilities:	
		Capital stock paid in cash..	56,616 00
		Outstanding on capital.....	4,714 00
		Surplus.....	32,101 82
Total admitted assets.....	$105,240 57	Total.....	$105,240 57

Synopsis of Ledger Accounts

As at December 31, 1922:		Decrease in ledger assets in 1923:	
		Disbursements.....	$72,500 21
Increase in ledger assets in 1923:		As at December 31, 1923:	
Income.....	$143,860 92	Net ledger assets.....	71,360 71
Total.....	$143,860 92	Total.....	$143,860 92

Assets

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	$20,900 00
Book value of bonds, debentures and debenture stocks owned by the Company...	47,835 38
Cash in banks.....	2,625 33
Total ledger assets.....	$71,360 71

Non-Ledger Assets

Interest accrued	$649 45
Net premiums due and uncollected and deferred	4,243 41
All other assets—balance outstanding on stock subscriptions $28,987.00; office furniture, (not extended) $2,331.04	28,987 00
Total non-ledger assets	$33,879 86
Total assets	$105,240 57

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain (see Statement of Actuarial Liabilities)	$5,770 00
Received from policyholders in advance—premiums	38 75
Medical examiners' fees due and accrued, $552.00; auditors, $300.00; miscellaneous, $4,080.21	4,932 21
Contingency reserve	1,067 79
Total liabilities (except capital stock)	$11,808 75

Income

Total net premium income (first year)	$19,827 84
Interest and dividends	2,115 08
Capital stock (including premium, $65,302.00)	121,918 00
Total income	$143,860 92

Disbursements

Head office expenses—Salaries, $9,698.29; directors' fees, $487.50; travelling expenses, $932.35; rents, $1,500.00	$12,618 14
Branch office and agency expenses—Assurance commissions—first year, $8,395.22; advanced to agents, $8,187.56; salaries, $5,126.95; rents, $199.99; miscellaneous, $715.45	22,625 17
All other expenses—Advertising, $743.56; books and periodicals, $116.70; express, telegrams and telephones, $140.06; medical fees, $827.00; office furniture, $2,331.04; postage, $269.49; printing and stationery, $4,093.19; commissions on loans, $209.00; organization expenses, $26,584.79; miscellaneous, $1,005.39	36,320 22
Gross loss on sale or maturity of ledger assets—Home Bank balance	936 68
Total disbursements	$72,500 21

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$
New issued	239	783,500	80	168,000	25	159,475	344	1,110,975
Totals	239	783,500	80	168,000	25	159,475	344	1,110,975
Less ceased by—								
Decrease	1	5,000					1	5,000
Not taken	7	18,000	2	8,000	1	2,500	10	28,500
Total ceased	8	23,000	2	8,000	1	2,500	11	33,500
At end of 1923	231	760,500	78	160,000	24	156,975	333	1,077,475
Reinsured		149,000		6,000		76,000		231,000

Miscellaneous

New policies issued—Number, 344; gross amount, $1,110,975; reinsured, $231,000.
Total amount in force divided as to dividend plan—Quinquennial, $130,500; deferred, $610,000; non-participating, $336,975; total, $1,077,475.
Additional accidental death benefits—Gross amount issued, $86,000; reinsured, $67,500; in force, $86,000; reinsured, $67,500.

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
		$	$	$	$
Ordinary with Profits:					
Life	189	597,000	12,895	97,000	639
Endowment assurance	69	143,500	3,834	5,000	23
Additional accidental death benefits	.....	65,000	.....	.....	.....
Totals	258	805,500	16,729	102,000	662
Ordinary without Profits:					
Life	42	163,500	3,383	52,000	260
Endowment assurance	9	16,500	849	1,000	16
Term, etc	24	156,975	808	76,000	265
Additional accidental death benefits	.....	21,000	.....	.....	.....
Totals	75	357,975	5,040	129,000	541
Grand Totals	333	1,163,475	21,769	231,000	1,203

Summary of Reserve

	With Profits	Without Profits	Total
	$	$	$
Total reserve, assurance and annuity contracts	16,729	5,040	21,769
Total reserve on reinsured contracts	662	541	1,203
Total net reserve on the Company's basis of valuation	16,067	4,499	20,566
Deduction made therefrom (permitted under The Ontario Insurance Act)	11,893	2,903	14,796
Net reserve carried in the liabilities	4,174	1,596	5,770
Net reserve computed on the statutory basis (without deduction)	16,067	4,499	20,566
Reserve maintained by the Company in excess of the statutory reserve	1,067	Contingency Reserve	

Miscellaneous Statement

I.—The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies are valued individually on the basis of the Om (5) mortality tables at the rate of interest of 3½ per cent., the mid-year reserve being taken; the age used for valuation being the same as the age nearest birthday at the date of issue of the policy.

Special Classes:

(*a*) There have been no policies on residents in tropical or sub-tropical countries.
(*b*) Policies issued at higher than true ages are valued at the higher age.
(*c*) No adjustment was made for policies being subject to liens.
(*d*) No variation was made for any extra premiums.
(*e*) No variation was made for special class lives.
(*f*) (1) In the case of disability insurance, reserve has been put up equal to one-half the disability receipts; (2) No disability claims having arisen no reserve therefor is required.
(*g*) No annuities were issued this year.
(*h*) There were only a few cases of double indemnity written in 1923 and the Contingency Reserve of $1,067.79 would be far in excess of Actuarial Reserve to cover this extra benefit.

(2) *Items of Special Reserve.*

(*a*) No extra reserve was put up on account of prepaid or limited loadings.
(*b*) There are only a few minor cases where the guaranteed dividends exceed in value the net premium reserve on the basis of valuation employed and these are amply covered by the Contingency Reserve we have set aside.
There has been no cash surrender value on lapsed policies to deal with.
(*d*) There has been no extra reserve set up to cover option of renewal under term policies.
(*e*) No extra reserve has been set up to cover the option of conversion to higher premium policies.
(*f*) No cases of special reserve other than those mentioned above to deal with.

II.—The rate of interest for the year has not been determined as the Company did not begin business until the beginning of the year and consequently had no ledger assets at that time.

III.—As the Company has just been doing business for a year the question of surplus distribution has not arisen.

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Allen, Loftus A.	244 Kingswood Rd.	100 00	10 00
Ackerman, H. W.	234 Ann St., Belleville.	5,000 00	500 00
Acton, Leonard T.	545 King St. W.	1,000 00	100 00
Adams, J. H.	23 Westmount Ave.	2,500 00	250 00
Appleton, C. M.	18 Golden Ave.	500 00	50 00
Adelberg, Louis.	92 Sherbourne St.	2,500 00	250 00
Abar, Harry S.	Campbellford, Ont.	100 00	10 00
Adams, J. T.	110 Hazelton Ave.	1,000 00	100 00
Amos, J. Elmer	370 Colborne St., Brantford	2,000 00	200 00
Arthur, J. Robins	Collingwood, Ont.	100 00	10 00
Ardell, Ida M.	Allandale, Ont.	2,000 00	200 00
Albery, Geo.	Meaford, Ont.	1,000 00	100 00
Adams, E. H.	Newmarket, Ont.	500 00	50 00
Alderson, W. H.	45 Yonge St.	1,000 00	.....
Adams, A. H. S.	26 Balsam Ave.	500 00	.....
Aymong, Katharine	61 McLean Ave.	500 00	50 00
Brigden, Geo.	160 Richmond St. W.	2,500 00	250 00
Baiden, W. B.	295 Durie St.	500 00	50 00
Biddy, Marie V.	421 Palmerston Blvd.	1,500 00	150 00
Black, T. R. W.	95 Dunvegan Rd.	1,000 00	100 00
Barber, Geo. H.	1500 King St. W.	2,500 00	.....
Buchner, W. G.	18 Bloor St. E.	200 00	20 00
Broughton, E. A.	206 Bloor St. W.	2,500 00	.....
Barlow, J. R.	104 Hilton Ave.	1,000 00	100 00
Baker, C. D.	32 Webb Ave.	500 00	50 00
Burton, E. F.	Weston, Ont.	500 00	50 00
Bartlette, J. A.	177 King St. W.	2,000 00	200 00
Bowles, E. R.	27 Shannon St.	500 00	.....
Barclay, M. C. (in trust)	38 Binscarth Rd.	2,500 00	250 00
Buck, C. S.	Port Rowan, Ont.	3,500 00	350 00
Blake, H. A.	312 Huron St.	200 00	20 00
Beatty, Athol L.	312 Huron St.	300 00	30 00
Baker, Edwin G.	1704 Royal Bank Bldg.	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Burns, Ralph A.	53 Yonge St.	100 00	10 00
Burrows, A. G.	46 Hewitt Ave.	2,500 00	250 00
Blackwell, Chas. S.	310 Dominion Bank Bldg	2,500 00	250 00
Buck, Harold	St. Thomas, Ont.	200 00	20 00
Bond, J. W.	116 Doel Ave.	500 00	50 00
Boyd, P. E.	Osgoode Hall.	1,000 00	100 00
Baldwin, C. M.	36 Toronto St.	2,500 00	250 00
Bagshaw, E.	608 King St. E., Hamilt'n	1,500 00	150 00
Brunton, J. S.	Allandale, Ont.	1,000 00	100 00
Bell, Alice E.	246 John St., Belleville.	500 00	50 00
Bosworth, W. L.	Newmarket, Ont.	1,000 00	50 00
Ball, Earl S.	2559 Yonge St.	200 00	20 00
Bradshaw, J. V.	1170 St. Clair Ave. W.	1,000 00	.....
Boynton, Z. L.	432 Walmer Rd.	1,000 00	.....
Beard, M. D.	50 Front St. E.	5,000 00	500 00
Calvert, A. E.	60 Walker Ave.	1,000 00	100 00
Cox, Charles	24 Adelaide St. W.	500 00	50 00
Canning, J. A.	403 Huron St.	1,000 00	100 00
Carson, T. A.	200 Howard Park Ave.	1,000 00	100 00
Chapman, Ellen Edith	88 Quebec Ave.	200 00	20 00
Chapman, A. W.	c/o R. G. Dun & Co., 38 King St. W.	200 00	20 00
Campbell, Colin A.	172 Bloor St. E.	1,000 00	100 00
Cook, Geo. E.	255 St. George St.	5,000 00	500 00
Collins, Chas. H.	41 Wells Hill Ave.	5,000 00	500 00
Carter, H. L.	515 Windermere Ave.	100 00	10 00
Clarke, F. H.	105 Constance St.	500 00	50 00
Collings, Seymour W.	36 Mountview Ave.	500 00	50 00
Colquhoun, C. M.	57 High Park Ave.	5,000 00	500 00
Chamberlin, Walter F.	46 Colgate St., Rochester	1,000 00	100 00
Chamberlin, W. Jean	46 Colgate St., Rochester	1,000 00	100 00
Coate, P. Stenning	Memphis, Tenn.	2,500 00	250 00
Canham, W. W.	36 Wellington St. E.	5,000 00	500 00
Carlisle, C. H.	Goodyear Tire, Richmond & Simcoe Sts.	2,000 00	200 00
Corbett, Lewis H.	30 Thorne Cres.	1,000 00	100 00
Cook, Geo. Norman	255 St. George St.	2,500 00	250 00
Chinn, J. W.	2147 Gerrard St. E.	500 00	50 00
Cox, W. E.	30 Summerhill Ave.	500 00	50 00
Clare, Harvey	183 Geoffrey St.	1,000 00	100 00
Chessum, A. J.	184 Main St.	1,000 00	100 00
Corman, H. E.	48 St. Ann's Rd.	1,000 00	100 00
Chapman, B. M.	261 Yonge St.	1,000 00	100 00
Clayton, Harry	2018 Queen St. E.	500 00	50 00
Chant, Joseph	231 St. John St., Belleville.	1,000 00	100 00
Campbell, R. S.	295 Delaware Ave.	1,500 00	150 00
Cameron, Kenneth	400 MacKay St., Montreal.	1,000 00	100 00
Carlyle, John A.	60 Marmaduke St.	1,000 00	100 00
Cummiford, L. M.	Aurora.	1,000 00	100 00
Cole, A. M.	1099 1st Ave. W., Owen Sound.	1,000 00	100 00
Channen, E. C.	47 Worsley St., Barrie.	1,000 00	100 00
Coates, J. B.	386 2nd Ave. E., Owen Sound.	500 00	25 00
Carstairs, Maud S.	60 Hewitt Ave.	500 00	50 00
Coulter, W. E.	526 Palmerston Blvd.	2,500 00	.....
Cody, W. A. M.	Aurora.	1,000 00	.....
Collins, N. E.	286 Dundas Cres.	300 00	.....
Dickens, E. W.	215 Front St., Belleville.	1,000 00	100 00
Durand, C. E.	8 Fermanagh Ave.	1,000 00	100 00
Dunsmore, J. H.	160 Bay St.	500 00	50 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Dyer, W. S.	70 Colbeck St	1,000 00	.....
Daville, Fred	64 Duke St	2,600 00	260 00
Dyer, James S	231 Armadale Ave	1,000 00	100 00
David, A. E	Bell Telephone Co., Temperance St	500 00	50 00
Davidson, J. J	Thornhill, Ont	1,000 00	100 00
Dempster, A. J	Ryerson Laboratory, Chicago University	2,500 00	250 00
Dunkley, A. W	169 Oakwood Ave	500 00	50 00
Dickson, John S	255 Bay St	100 00	10 00
Dunlop, R. A	8 Appleton Ave	1,000 00	100 00
Derbyshire, A. O	690 Bloor St. W	100 00	10 00
Devins, C. J	Aurora, Ont	500 00	.....
Dow, W. G	Owen Sound, Ont	100 00	.....
Evans, Walter B	504 Royal Bank Bldg	1,500 00	150 00
Eaton, H. E	141 Lyndhurst Ave	2,000 00	200 00
Elder, Norman	Soho and Phoebe Sts.	1,000 00	100 00
Eckel, H. W	1760 Bloor St. W	500 00	50 00
Elliott, W. H	53 Essa St., Allandale	1,000 00	100 00
Elliott, Violet	Aldgate Apts., 172 Cumberland St	1,000 00	100 00
Frisby, Hyacinth E	40½ Greensides Ave	200 00	20 00
Frisby, W. G	40½ Greensides Ave	800 00	60 00
Fisher, James	384 Yonge St	100 00	10 00
Fisher, R. G	90 Albert St., London	1,500 00	150 00
Fanning, John	1001 Temple Bldg	100 00	10 00
Forrester, Margaret R	1545 St. Paul St., Rochester	5,000 00	500 00
Forrester, T. Carlaw	1545 St. Paul St., Rochester	4,500 00	450 00
Fox, C. E	20 Binscarth Rd	2,500 00	250 00
Farmer, B. Broadus	48 Fulton Ave	2,500 00	100 00
Folinsbee, M. J	506 Lumsden Bldg	2,500 00	250 00
Freeman, K. C	58 Duggan Ave	500 00	50 00
Forster, Anson H	270 Indian Rd	2,500 00	250 00
Fowler, A. C	193 Spadina Ave	500 00	50 00
Foote, Mary	48 Albany Ave	2,000 00	200 00
Fasken, S. A	334 Brunswick Ave	1,000 00	100 00
Frederick, E. P	57 Bridge St. W., Belleville	500 00	50 00
Fleetham, J. E	Allandale, Ont	1,000 00	100 00
Farley, Samuel	Collingwood, Ont	100 00	10 00
Frankum, H. T	Harriston, Ont	500 00	35 00
Freeman, W. J	Teeswater, Ont	500 00	50 00
Fleming, D. H	396 2nd Ave. E., Owen Sound	500 00	10 00
Flath, E	128 Lauder Ave	1,000 00	100 00
Ferguson, W. C	42 Wychwood Park	500 00	50 00
Forster, A. I	243 Victoria St	2,500 00	250 00
Gilchrist, Geo	260 Spadina Ave	2,500 00	250 00
Gray, R. A	42 Glenholme Ave	500 00	50 00
Galloway, J. Louise	642 Bathurst St	2,000 00	200 00
Graham, R. H	198 Cottingham St	500 00	.....
Geary, G. R	City Hall	10,000 00	1,000 00
Grand & Toy	8 Wellington St. W	1,000 00	100 00
Gordon, L	182 Jameson Ave	500 00	50 00
Gilbert, W. H	118 Dundas St., Belleville	2,000 00	200 00
Graham, W. T	21 Delaware Ave	1,000 00	100 00
Gillies, J. M. H	Teeswater, Ont	100 00	.....
Glendenning, Henry	199 Bloor St. E	1,000 00	100 00
Gibson, Theron	722 Federal Bldg	1,500 00	150 00
Heale, J. M	307 Lumsden Bldg	100 00	10 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Hendry, Geo. M	38 DeLisle Ave	5,000 00	500 00
Hossack, Ross	120 Bay St	500 00	50 00
Howson, E. J	56 Williamson Rd	500 00	50 00
Hughes, J. A	182 Spadina Ave	1,000 00	100 00
Hanna, Leila O	20 Wychwood Park	100 00	10 00
Hughes, S. S	19 Duncan St	1,000 00	100 00
Hill, D. L	262 Grace St	500 00	50 00
Harrington, Stanley	468 King St. W	500 00	50 00
Halbert, E. J	84 Mavety St	1,000 00	100 00
Howarth, C. M	6 Hurndale Ave	1,000 00	.....
Holden, J. H	829 Pape Ave	200 00	20 00
Hogg, T. H	117 Normandy Blvd	1,000 00	100 00
Hastings, Elgin R	791 Queen St. E	1,000 00	100 00
Houston, N. Roy	Ontario Hosp., Hamilton	500 00	50 00
Hopkins, H	2222A Queen St. E	500 00	50 00
Hunter, L. I	923 Logan Ave	600 00	60 00
Hanna, Wm. E	273 Victoria Park Ave	500 00	50 00
Hipkin, Wm	237 Dunlop St., Barrie	100 00	10 00
Hillock, C. W	154 George St	500 00	50 00
Hopkins, W. E	68 Castlefield Ave	1,000 00	.....
Horton, C. W	41 Humewood Dr	1,000 00	100 00
Henry, A. E	168 Howard Park Ave	2,500 00	250 00
Irvine, W. Henry	402 Lumsden Bldg	100 00	10 00
Irwin, M. F	321 Brunswick Ave	1,000 00	100 00
Ivey, Thomas J	103 Constance St	1,000 00	100 00
Jardine, N. F	62 Church St	100 00	10 00
Junkin, Geo. H. (estate)	34 King St. E	500 00	50 00
Joyce, S	455 West Marion St	500 00	50 00
Johnston, Samuel	108 Avenue Rd	2,500 00	250 00
Jackson, W. G	Simcoe, Ont	10,000 00	1,000 00
Jacobs, F. A	579 Gerrard St. E	1,000 00	100 00
Jarvis, Guy M	127 Glen Rd	500 00	50 00
Jollow, C. A	47 Cumberland St	500 00	50 00
James, Thos. B	24 Havter St	1,000 00	100 00
Johnston, W. E	626 Shaw St	500 00	50 00
Jolliffe, Ernest H	124 Lyndhurst Ave	1,000 00	100 00
Jeffs, G. D	2761 Yonge St	1,500 00	.....
Jose, G. W	114 Albany Ave	1,000 00	100 00
Keys, N. A	157 Bay St	100 00	10 00
Kinsey, H. I	634 Christie St	1,000 00	100 00
Kinnear, T. H	49 Front St. E	2,500 00	250 00
Kinnear, A. Roy	Excelsior Life Bldg	2,500 00	250 00
Kirkpatrick, A. E	36 Toronto St	1,000 00	100 00
Kirkpatrick, F. H	358 Spadina Rd	1,000 00	100 00
Keillor, B. F	46 Stanley St., London	2,000 00	200 00
Kelly, J. C	Allandale, Ont	500 00	50 00
King, Geo. McL	936 2nd Ave. E., Owen Sound	1,000 00	25 00
Langstaff, M. P	305 Heath St. E	41,000 00	4,100 00
Lowndes, Roy H. M	144 Front St. W	2,500 00	250 00
Langstaff, J. H	604 Huron St	2,500 00	250 00
Lindsay, W. W	29 Mount Royal Ave	2,500 00	250 00
Lowrey, B. D	970 Ossington Ave	2,500 00	152 00
Lamb, W. J	61 Davenport Rd	1,000 00	100 00
Linden, Donald S	193 Yonge St	500 00	.....
Lamb, F. M	Willard Hall, Gerrard St. E	1,000 00	100 00
Lynch, E. R	38 King St. W	500 00	50 00
Lemon, G. L	132 Langley Ave	500 00	25 00
Lloyd, F. P	33 King St. E., Cobourg	200 00	20 00
Laidlaw, Thomas	Aurora, Ont	1,500 00	150 00
Long, C. W	McClary Mfg	1,000 00	.....
Laidlaw, R. E	9 Toronto St	2,000 00	200 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Mackellar, S. R	504 Royal Bank Bldg	5,000 00	500 00
Moyle, Chas. E	c/o E. W. Gillett Co., Fraser Ave	4,000 00	400 00
Mansell, Wm	148 Colbeck St	5,000 00	500 00
Moore, A. B	8 University Ave	2,500 00	250 00
Morrison, M. E. H	15 Yarmouth Gardens	1,000 00	100 00
Marshall, J. R	28 James St. S., Hamilt'n	1,000 00	100 00
Mitchell & McGill	95 Church St	2,000 00	200 00
Martin, Belle	3 Aberdeen Club, Bain Ave	500 00	50 00
Maltby, W. M	1254 St. Clair Ave. W	2,000 00	50 00
Millar, J. M	c/o Lever Bros., Ltd	1,000 00	100 00
Metzger, John O	5963 McClellan Ave., Detroit	1,000 00	100 00
Mason, T. H	49 Maple Ave	1,000 00	100 00
Marriott, Chas	55 Wellington St. W	2,500 00	250 00
Macdonald, Wm. W	1083 Bloor St. W	500 00	50 00
Menhenitt, Edwin H	70 Victoria St	500 00	.....
Mackenzie, W. L	Welland Ship Canal, St. Catharines	1,000 00	100 00
Marshall, C. C	48 Brock Ave., Barrie	500 00	50 90
Murray, D. E	34 Davisville Ave	300 00	30 00
Middlebro, T. H	Owen Sound, Ont	2,000 00	100 00
Murphy, A. E	Stayner, Ont	1,000 00	100 00
Mulloy, C. W	Aurora, Ont	1,000 00	100 00
Milligan, J	977 2nd Ave. E., Owen Sound	500 00	10 00
Marshall, H. B	Newmarket	500 00	50 00
Montgomery, E. M	128 Lauder Ave	1,000 00	.....
Minns, F. S	120 St. Clair Ave. W	1,000 00	.....
McBride, S	351 Palmerston Blvd	10,000 00	1,000 00
McGillivray, M. W	182 Bay St	500 00	50 00
MacLeod, C. E	Stouffville, Ont	1,500 00	150 00
McGill, F. W	8 University Ave	2,500 00	250 00
MacDougall, A. Roy	468 King St. W	1,500 00	150 00
McNaught, C. B	64 Wellington St. W	200 00	20 00
McDonald, W. O	Maple, Ont	500 00	50 00
McCullough, J. S	394 Bloor St. W	2,500 00	250 00
McGuire, W. H	Sun Life Bldg	100 00	10 00
McMillan, E. Gordon	38 King St. W	1,000 00	100 00
McMurray, L. S	205 Yonge St	100 00	10 00
MacMahon, E. G. E	267 St. George St	2,500 00	250 00
McVickar, I	337 Jarvis St	600 00	60 00
McLean, A	Dept. of Geology, Toronto University	1,000 00	100 00
McLean, Charlotte	105 Bond St	500 00	50 00
MacAgy, W. C	Dom. Bank, Head Office	1,000 00	.....
McEwen, J. W	45 Browning Ave	500 00	50 00
MacDonald, G. H	113 Lawton Blvd	500 00	35 00
McKay, A. J	177 James St. S., Hamilton	100 00	10 00
McConaghy, R. O	Richmond Hill, Ont	3,000 00	300 00
McCall, C	10 Rainsford Rd	300 00	30 00
McCormick, D. W	40 Brant Rd. N., Galt, Ont	1,000 00	100 00
MacNaughton, Peter and J. H	Cobourg, Ont	5,000 00	500 00
McMillan, W. H	Box 540, Thorold, Ont	1,000 00	100 00
McKay, H. A	Ont. Hosp., Hamilton	1,000 00	100 00
McMaster, E. A	138 Owen St., Barrie	100 00	10 00
MacDougall, J	Box 541, Barrie, Ont	100 00	10 00
McKendry, J. C	2779 Yonge St	100 00	5 00
McCurdy, J. O. R	324 Front St., Belleville	3,000 00	300 00
McFaul, A. M	Collingwood, Ont	500 00	50 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
MacNevin, M. I	40 Sparkhall Ave	1,000 00	100 00
McDonald, J. G	Aurora, Ont	1,000 00	25 00
McQuade, W. R	Aurora	600 00	60 00
McNair, Effie	Richmond Hill, Ont	1,000 00	100 00
McCallum, R. E	Teeswater, Ont	500 00	50 00
McDonald, W	515 3rd Ave. E., Owen Sound	2,000 00	100 00
MacCallum, J. M	26 Warren Rd	2,000 00	.....
Northway, A. G	240 Yonge St	2,500 00	250 00
Needham, H	348 Crawford St	200 00	20 00
Nourse, C. E	1715 Royal Bank Bldg	1,000 00	100 00
O'Brian, G. S	38 King St., W	1,000 00	100 00
O'Rourke, T. A	Trenton, Ont	100 00	10 00
Peace, M. H	18 Wychwood Park	100 00	10 00
Peace, W. B	18 Wychwood Park	25,100 00	2,510 00
Paterson, J. R	474 Annette St	1,000 00	100 00
Paterson, H. D	105 Hilton Ave	500 00	50 00
Perfect, A. H	201 Annette St	2,500 00	250 00
Peace, W. B. (in trust)	18 Wychwood Park	1,200 00	120 00
Porter, A. R	60 Front St. W	20,000 00	2,000 00
Paterson, A. E	22 Wychwood Ave	500 00	50 00
Palmer, J. M	Farmington, New Mexico	2,500 00	250 00
Parsons, H. C	6 Clarendon Ave	10,000 00	1,000 00
Peace, John	20 McMaster Ave	100 00	10 00
Phillips, E. J	127 Glen Rd	1,000 00	100 00
Peace, S. C. M	20 McMaster Ave	100 00	10 00
Patterson, J. P	105 Bond St	2,000 00	.....
Phillips, P. C	10 Smith St	200 00	20 00
Patterson, T	30 Summerhill Ave	500 00	50 00
Paterson, E. M. (in trust)	337 S. Archibald St., Ft. William	500 00	50 00
Parker, W. A	86 Pricefield Rd	300 00	30 00
Pelling, C. H	16 Swanwick Ave	300 00	30 00
Park, H. S	328½ Yonge St	1,200 00	120 00
Price, S	88 Lyall Ave	100 00	10 00
Piercy, H. R	Box 179, Collingwood	200 00	20 00
Prentice, H. E	Box 800, Collingwood	1,000 00	100 00
Phimister, J	Collingwood, Ont	1,000 00	100 00
Poucher, C. W	Allandale, Ont	1,000 00	100 00
Perkins, S. H	641 Barton St. E., Hamilton	500 00	50 00
Proctor, A. D	41 Victoria Ave., Belleville	500 00	50 00
Peck, W. J	Allandale, Ont	1,000 00	100 00
Palmer, L. C	1081 St. Clair Ave. W	2,500 00	
Quinn, H. J	Mount Pleasant, Ont	100 00	10 00
Reid, T	38 King St. W	5,000 00	500 00
Robertson, W. G	603 Lumsden Bldg	1,000 00	100 00
Rowell, N. W	38 King St. W	500 00	50 00
Rooney, F. T	92 Gates Ave	2,500 00	250 00
Roy, Stuart W	143 Markland St., Hamilton	500 00	50 00
Riddy, Chas	12 Adelaide St. E	500 00	50 00
Ridout, H. E	36 Toronto St	100 00	10 00
Ridley, J	690a Jones Ave	500 00	50 00
Root, Lyman	15 Wellington St. E	2,500 00	250 00
Reid, H. S	478 Summerhill Ave	500 00	50 00
Russel, A. H. Keith	Room 6, Mail Bldg	500 00	50 00
Routley, H. T	109 Lytton Blvd	1,000 00	100 00
Roy, C. A	334 Palmerston Blvd	1,000 00	100 00
Robertson, F. A	35 Rolph Rd., Leaside	200 00	20 00
Roy, F. J	81 Queen St. W	500 00	50 00
Russel, M. M	115 Penhurst St., Rochester	1,500 00	150 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Roesgen, E. I.	115 Penhurst St., Rochester	1,000 00	100 00
Richardson, N. G.	31 Dupont St	500 00	50 00
Robertson, C. H.	Sheet Metal Products Co.	2,000 00	200 00
Ryan, W. J.	Whitby, Ont	1,000 00	100 00
Ross, F. A.	138 Dunlop St., Barrie	500 00	50 00
Robertson, W. G.	Colborne, Ont	300 00	30 00
Reid, J.	99 Manor Rd. E	1,000 00	100 00
Robins, J. D.	187 Lauder Ave	500 00	50 00
Robinson, S. E.	Teeswater, Ont	500 00	50 00
Redmond, R. C.	Wingham, Ont	1,000 00	25 00
Ramsay, J. H.	890 First Ave. W., Owen Sound	500 00	.....
Rose, L. B.	Box 420, Newmarket	1,000 00	100 00
Rutledge, S. C.	Newmarket, Ont	500 00	
Rutherford, W. H.	18 Hillcrest Drive	1,000 00	100 00
Rattray, R. M.	15 Queen's Park	500 00	.....
Swan, W. H.	Imp. Bank, King and Sherbourne	2,500 00	250 00
Scanlon, D. D.	2350 Queen St. E	500 00	50 00
Swan, T.	84 Woodlawn Ave. W	1,000 00	100 00
Stark, C.	504 Royal Bank Bldg.	1,000 00	100 00
Stewart, J. F. M.	7 Beaumont Rd.	1,000 00	100 00
Sloan, F. M.	280 Church St	5,000 00	500 00
Shaw, G. E.	195 St. George St	10,000 00	1,000 00
Smith, R. H.	36 Toronto St	500 00	50 00
Sturton, J. R.	75 Monarch Park Ave.	1,500 00	150 00
Stevenson, W. J.	391 Dundas St., London	2,500 00	250 00
Sutton, A. E.	1421 Danforth Ave	2,500 00	114 00
Spafford, T. J.	c/o Phillips Mfg. Co	500 00	50 00
Shurmer, R.	74 Woodington Ave	100 00	10 00
Shaw, W. R.	110 Lauder Ave	900 00	90 00
Stainton, Downey & Evis	82 Bay St	1,000 00	100 00
Sewell, H. F. D.	Can. Bank of Commerce, Spadina & College Sts.	500 00	50 00
Skeeles, L. O. C.	2136 Gerrard St. E	500 00	50 00
Smith, D. L.	76 Pacific Ave	2,000 00	200 00
Syer, E. C.	1306 King St. E., Hamilton	100 00	10 00
Stokes, T. C.	202 Western Ave	1,000 00	100 00
Speers, A. H.	Burlington, Ont	500 00	50 00
Simpson, T. J.	Collingwood, Ont	500 00	50 00
Shurie, J.	Trenton, Ont	500 00	50 00
Stafford, T. W.	West End Y.M.C.A.	100 00	10 00
Sprague, H.	Sutton West, Ont	500 00	50 00
Smith, W. L.	Box 444, Teeswater	500 00	50 00
Spanner, M.	35 Rosehill Ave	1,000 00	100 00
Sutherland, C. T.	Owen Sound, Ont	500 00	50 00
Stennett, C.	69 Roncesvalles Ave	1,000 00	50 00
Smith, G. N.	16 Sheppard St	500 00	
Thorne, J. L. (Estate)	Toronto	1,000 00	100 00
Train, F. B.	Box 926, Collingwood	1,500 00	150 00
Tisdall, B. A. (in trust)	102 College St	2,500 00	250 00
Trimble, F. I.	316 Sunnyside Ave	500 00	50 00
Trimble, G. F.	316 Sunnyside Ave	500 00	50 00
Tanner, L. E. V.	9 Swanwick Ave	100 00	10 00
Tuthill, J. C. (Trustee)	618 Federal Bldg	600 00	60 00
Turkington, E.	The Manse, Whitby	500 00	50 00
Turkington, S.	The Manse, Whitby	500 00	50 00
Thomson, M. G.	20 Wellington St., Brantford	500 00	50 00
Templeton, M. O.	246 John St., Belleville	1,000 00	100 00
Tuck, H.	Oakville, Ont	600 00	60 00

LIST OF SHAREHOLDERS—*Continued.*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Thompson, J. A	Albert College, Belleville	1,000 00	100 00
Tilker, E. T	Teeswater, Ont	200 00	20 00
Thompson, P. M	Aurora, Ont	500 00	50 00
Tennant, C. S	Ontario Hospital, Hamilton	500 00	50 00
Taylor, W. H	Owen Sound, Ont	200 00	.....
Urry, M. J	23 John St. S., Hamilton	3,500 00	350 00
Underhill, E. V	Aurora, Ont	100 00	10 00
Vanderburgh, A. H	283 King St. E	2,500 00	250 00
Vaughan, E. N	56 Belmont St	100 00	10 00
Vaughan, M. S	91 Garfield Ave	2,500 00	250 00
Vradenburg, P. S	Bank of Montreal, Queen and Yonge	500 00	50 00
Vollum, L	840 Yonge St	2,000 00	200 00
Vollum, Annie	840 Yonge St	500 00	50 00
Westley, C. A	103 High Park Ave	2,500 00	250 00
Whittemore, A. R	25 Springhurst Ave	500 00	50 00
Wood, S. Casey	38 King St. W	5,000 00	500 00
Wright, E. W	87 Crescent Rd	1,000 00	100 00
Willmot, C. R	607 Huron St	2,500 00	250 00
Whittemore, M. F	25 Springhurst Ave	500 00	50 00
White, E. A	London, Ont	500 00	50 00
Wells, A. J	954 Shaw St	1,000 00	.....
Walker, H. E	175 George St	1,000 00	100 00
Wilson, T. H	Temple Bldg	2,500 00	250 00
Worthington, William R	555 Markham St	300 00	30 00
Winnett, J. W. G	418½ Talbot St., London	1,000 00	100 00
Wightman, R	6 Montclair Ave	1,500 00	150 00
Waugh, O. L	487 Windermere Ave	1,000 00	100 00
Wittet, N. M	Confederation Life Bldg.	500 00	50 00
Westren, J., Jr	870 Queen St. E	5,000 00	500 00
White, V. J	183 Keewatin Ave	600 00	60 00
Watson, J. F. E	Detroit, Mich	1,500 00	150 00
Winters, J. R. E	112 Manning Chambers.	1,000 00	100 00
Welsh, Maurice	56 Glenholme Ave	500 00	50 00
Wilkins, W. E	Cobourg, Ont	500 00	50 00
Weller, Manley	Allandale, Ont	500 00	50 00
Watson, H. E	166 Main St., Toronto E.	2,000 00	100 00
Webb, J	Allandale, Ont	1,000 00	100 00
Whyte, W. J	Allandale, Ont	500 00	50 00
Webb, N	Allandale, Ont	1,000 00	100 00
Willis, Cedric	Aurora, Ont	400 00	40 00
Wigham, J. W	514 Lansdowne Ave	1,000 00	100 00
Williams, G. W	Aurora, Ont	1,000 00	100 00
Woolrich, J. E	Owen Sound, Ont	1,000 00	100 00
Wilson, I	28 Belhaven Rd	500 00	.....
Yeigh, F	588 Huron St	500 00	50 00
Young, E. T	174 Dowling Ave	500 00	50 00
Young, N. L	108a Cumberland St	200 00	20 00
Total		$613,300 00	$56,616 00

N.B.—Where no city of residence is given Toronto is understood.

THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, 357 BAY STREET

Incorporated by Letters Patent, March 9, 1904. Commenced business April, 1904.

OFFICERS:

President—H. SUTHERLAND.
1st Vice-President—THOS. URQUHART.
2nd Vice-President—W. H. SHAPLEY.
Manager—H. SUTHERLAND.
Secretary—GEO. M. BEGG.

DIRECTORS:

GEO. M. BEGG.
J. H. MCKNIGHT.
DR. T. F. MCMAHON.
W. H. SHAPLEY.
H. SUTHERLAND.
H. L. SUTHERLAND.
D. URQUHART.
T. URQUHART.
J. M. WALTON.

AUDITORS:

NEFF, ROBERTSON & COMPANY.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized		
	$	$ c.
Capital stock at beginning of year	354,000	35,400 00
Total	354,000	35,400 00
Capital stock at end of year	354,000	35,400 00

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year	34,200 00
Total amount paid to December 31, 1923	34,200 00

Summary Balance Sheet

ASSETS		LIABILITIES	
Total admitted ledger assets	$1,001,807 75	Total liabilities	$956,556 12
Total admitted non-ledger assets	33,551 62	Excess of assets over liabilities:	
		Capital stock paid in cash	35,400 00
		Surplus	43,403 25
Total admitted assets	$1,035,359 37	Total	$1,035,359 37

Synopsis of Ledger Accounts

As at December 31, 1922:		Decrease in ledger assets in 1923:	
Net ledger assets	$891,832 79	Disbursements	$101,455 75
Increase in ledger assets in 1923:		As at December 31, 1923:	
Income	$205,353 34	Net ledger assets	$1,001,807 75
Profit on sale of debentures	6,077 37		
Total increase	$211,430 71	Total ledger assets	$1,001,807 75
Total	$1,103,263 50	Total	$1,103,263 50

Assets

Ledger Assets

Mortgage loans on real estate, first liens		$448,284 92
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to Policy holders	$153,235 24	
Advances to policyholders under automatic non-forfeiture provisions	37,728 91	
		190,964 15
Book value of bonds, debentures and debenture stocks owned by the Company		356,385 50
Cash—(a) At head office, $1,364.46; (b) in Standard Bank, $4,808.72		6,173 18
Total ledger assets		$1,001,807 75

Non-Ledger Assets

Interest and dividends due	$1,051 20	
Interest accrued	12,751 07	
		$13,802 27
Net premiums due and uncollected and deferred		19,749 35
Total non-ledger assets		$33,551 62
Total assets		$1,035,359 37

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain (See Statement of Actuarial Liabilities.)	$940,438 00
Net liability for payments due under contracts	6,000 00
Received from policyholders in advance—(a) Premiums, $1,782.95; (b) Interest, $3,000.00	4,782 95
Provision for profits to policyholders payable in the year following the date of account	900 00
Provincial, municipal and other taxes due and accrued	4,285 17
Balance of shareholders' surplus account	43,403 25
For audit fee	150 00
Total liabilities (except capital stock)	$999,959 37

Income

Total net premium income	$147,269 25
Interest and dividends	58,084 09
Gross profit on sale or maturity of bonds	6,077 37
Total income	$211,430 71

Disbursements

Total net disbursements in respect of assurance contracts	$51,432 48
Interest or dividends to shareholders	2,124 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate	3,123 84
Head office expenses—Salaries, $13,768.34; directors' fees, $240.00; auditors' fees, $150.00; rents, $3,120.00	17,278 34
Branch office and agency expenses—Assurance commissions—first year, $3,973.64; salaries, $16,629.16; travelling expenses, $529.90	21,132 70
All other expenses—Advertising, $750.29; books and periodicals, $163.45; express, telegrams and telephones, $79.88; medical fees, $1,947.00; postage, $561.80; printing and stationery, $319.41; appraisement expenses, $95.00; miscellaneous, $2,447.56	6,364 39
Total disbursements	$101,455 75

Exhibit of Policies

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$
At end of 1922	1,954	3,304,958	1,027	1,258,168	183	532,500	3,164	5,095,626
New issued	228	530,500	125	251,500	44	181,154	397	963,154
Old revived	2	4,000	1	1,000	.....	.....	3	5,000
Transferred to	12	20,000	2	1,500	.....	.....	14	21,500
Totals	2,196	3,859,458	1,155	1,512,168	227	713,654	3,578	6,085,280
Less ceased by—								
Death	10	12,000	3	4,000	1	2,000	14	18,000
Maturity	.....	.....	3	3,500	.....	.....	3	3,500
Surrender	62	96,500	29	35,000	.....	.....	91	131,500
Lapse	43	85,000	9	9,000	20	77,000	72	171,000
Decrease	.....	10,322	.....	4,730	.....	1,000	.....	16,052
Not taken	12	27,000	10	19,500	1	2,000	23	48,500
Transferred from	2	1,500	2	7,000	8	13,000	12	21,500
Total ceased	129	232,322	56	82,730	30	95,000	215	410,052
At end of 1923	2,067	3,627,136	1,099	1,429,438	197	618,654	3,363	5,675,228
Reinsured	.....	310,250	.....	26,000	.....	196,500	.....	532,750

Miscellaneous

New policies issued and paid for in cash—Number, 391; gross amount, $937,154; reinsured, $136,750.

Total amount in force divided as to dividend plan—Deferred, $93,729; non-participating, $5,581,499; total, $5,675,228.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
		$	$ c.	$	$ c.
Ordinary with Profits:					
Life	41	62,729	20,250 40	.....	.....
Endowment Assurance	20	31,000	15,533 19	.....	.....
Totals	61	93,729	35,783 59	.....	.....
Ordinary without Profits:					
Life	2,026	3,564,407	514,335 88	310,250	19,793 39
Endowment Assurance	1,079	1,398,438	423,385 29	26,000	2,562 77
Term, etc	197	618,654	4,117 38	196,500	,000 03
Totals	3,302	5,581,499	941,838 55	532,750	23,356 19
Grand Totals	3,363	5,675,228	977,622 14	532,750	23,356 19

Summary of Reserve

	With Profits	Without Profits	Total
	$	$	$
Total reserve, assurance contracts	35,783 59	941,838 55	977,622 14
Total reserve on reinsured contracts	.....	23,356 19	23,356 19
Total net reserve on the Company's basis of valuation	35,783 59	918,482 36	954,265 95
Full deduction permitted, adjusted for reinsured, being	Nil	13,827 95	13,827 95
Net reserve carried in the liabilities	35,783 59	904,654 41	940,438 00
Net reserve computed on the statutory basis (without deduction)	35,783 59	918,482 36	954,265 95

Miscellaneous Statement

I.—The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) On the Om (5) Tables 3½ per cent. interest midyear reserves—nearest birthday.

Special Classes:

(*a*) None.
(*b*) Reserve held at rated up age.
(*c*) Reserve held for face of policy.
(*d*) Same as (*b*).
(*e*) None.
(*f*) (1) No extra; only thirty policies affected; (2) not applicable.
(*g*) None.
(*h*) None.

(2) *Items of Special Reserve:*

(*a*) None.
(*b*) Reserve adjusted to provide for same on Pure Endowment basis.
(*c*) None.
(*d*) None.
(*e*) None.
(*f*) None.

II.—None.

III.—6.48 per cent.

IV.—*The Distribution of Surplus:*

(*a*) No distribution yet. All business practically non-par.
(*b*) $27,229 on participating plan purely.
(*c*) $66,500 on participating plan with guaranteed dividends.
(*d*) Balance non-participating.

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Allan, J. W. (Estate)	Toronto	$10,000 00	$1,000 00
Bick, J. B	Toronto	6,000 00	600 00
Begg, Geo. M	Toronto	10,000 00	1,000 00
Coutts, John	Thamesville	500 00	50 00
Daly, F. W	London, Ont	2,500 00	250 00
Daniel, C. D	Toronto	500 00	50 00
Dodge, E. J	Toronto	3,500 00	350 00
Heggie, Dr. W. C	Toronto	1,000 00	100 00
Henderson, Rev. A	Kipling, Sask	8,800 00	880 00
Lang, Jas. (Estate)	Toronto	10,000 00	1,000 00
McKibbin, N. B	Toronto	5,000 00	500 00
McKnight, J. H	Toronto	5,000 00	500 00
McMahon, Dr. T. F	Toronto	25,000 00	2,500 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
McMillan, H. T	Toronto	1,500 00	150 00
McKee, Clarence S	Toronto	2,500 00	250 00
McEvoy, Dr. S. H	Ames, Okla	1,000 00	100 00
Shapley, W. H	Toronto	10,000 00	1,000 00
Sherris, H	Toronto	500 00	50 00
Sutherland, H	Toronto	160,700 00	16,070 00
Sutherland, H. L	Toronto	50,000 00	5,000 00
Urquhart, D	Toronto	10,000 00	1,000 00
Urquhart, T	Toronto	10,000 00	1,000 00
Urquhart, T. and D	Toronto	5,000 00	500 00
Walton, J. M	Aurora	15,000 00	1,500 00
		$354,000 00	$35,400 00

ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE CO.

HEAD OFFICE, WATERLOO, ONT.

Organized or incorporated, November 19, 1920. Commenced business, November 19, 1920.

OFFICERS:

President—S. C. TWEED.
Vice-Presidents—SENATOR H. W. LAIRD, J. C. BREITHAUPT, ALOYES BAUER.
Manager—S. C. TWEED.
Secretary—M. J. SMITH.

DIRECTORS:

S. C. TWEED.
SEN. H. W. LAIRD.
J. C. BREITHAUPT.
ALOYES BAUER.
J. A. MARTIN.
HON. F. C. BIGGS.
HON. M. W. DOHERTY.
E. C. MITCHELL.
A. M. FEATHERSTONE
ED. IRWIN.
W. E. PAYNE, K.C.
A. W. BRIGGS, K.C.
A. E. SILVERWOOD.
J. VALENTINE.
W. E. LONG.

AUDITORS:
J. & J. F. SCULLY.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized	$2,000,000	
	$	$ c.
Capital stock at beginning of year, 1923	1,020,000	102,000 00
Capital stock issued during year	51,600	5,160 00
Capital stock at end of year	1,071,600	107,160 00

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year	160,500 00
Amount received during the year	12,900 00
Total amount paid to December 31, 1923	173,400 00

Summary Balance Sheet

ASSETS		LIABILITIES	
Total admitted ledger assets	1,189,990 23	Total liabilities	$1,260,003 32
Total admitted non-ledger assets	183,012 21	Excess of assets over liabilities:	
		Capital stock paid in cash	107,160 00
		Surplus	5,839 12
Total admitted assets	$1,373,002 44	Total	$1,373,002 44

Synopsis of Ledger Accounts

As at December 31, 1922:		Decrease in Ledger Assets in 1923:	
Net ledger assets	$273,302 94	Disbursements	$318,831 24
Borrowed money	60,000 00	Ledger assets written down:	
Staff savings fund	5,050 27	Office furniture	11,584 70
Agents' credit balances	1,747 85	Staff savings fund	3,274 92
	$340,101 06		$333,690 86
Increase in ledger assets in 1923:		As at December 31, 1923:	
Income	$551,106 37	Net ledger assets	$1,039,505 69
Policyholders' mutual	493,525 44	Borrowed money	145,000 00
Borrowed money	85,000 00	Agents' credit balances	3,709 19
Capital stock	5,160 00	Staff savings fund	1,775 35
Agents' credit balances	1,961 34		
Supplementary contracts	6,594 00		
Balance due on bonds	40,232 88		
Total increase	$1,183,580 03	Total ledger assets	$1,189,990 23
Total	$1,523,681 09	Total	$1,523,681 09

Assets

Ledger Assets

*Book value of real estate held by the Company		$55,194 74
Mortgage loans on real estate, first liens		173,297 77
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$68,438 17	
Advances to policyholders under automatic non-forfeiture provisions	16,667 97	
		85,106 14
Book value of bonds, debentures and debenture stocks owned by the Company		812,056 43
Book value of stocks owned by the Company		6,000 00
Cash—At head office, $29,795.04; in banks, $17,957.46		47,752 50
Office equipment (not extended), $26,214.26.		
All other ledger assets		10,582 65
Total ledger assets		$1,189,990 23

Non-Ledger Assets

Interest and dividends due, $1,955.97; interest accrued, $14,654.41	$16,610 38
Net premiums due and uncollected and deferred	139,782 84
Market value of bonds over book value	26,618 99
Total non-ledger assets	$183,012 21
Total assets	$1,373,002 44

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain (See Statement of Actuarial Liabilities)	$1,049,703 00
Net liability for payments due under contracts	5,000 00
Amounts left with the Company (arising out of assurance contracts) including interest accumulations:	
Amounts assured	10,094 00
Received from policyholders in advance—Premiums	4,488 90
Commission to agents due and accrued	3,709 19
Borrowed money	145,000 00
Balance due on bonds purchased	40,232 88
All other liabilities due and accrued—Staff savings funds	1,775 35
Total liabilities (except capital stock)	$1,260,003 32

Income

Total net premium income and consideration for annuities		$502,554 33
Interest and dividends		28,047 98
Gross rents for Company's property (including $3,250.00; for Company's occupancy of its own buildings) less $3,973.03 taxes, expenses and repairs		5,335 57
Income from all other sources:		
Premium on stock	$12,900 00	
Miscellaneous	4 00	
		12,904 00
Gross profit on sale or maturity of ledger assets—bonds		2,264 49
Total income		$551,106 37

*The cost value in 1923 of office premises (including additions and repairs) is $55,194.74. Upon a valuation of the property by an architect, the Company appreciated the book value on the 31st December, 1922, by $35,000. The Department has inserted the item at the cost value. The Company has agreed that the amount of $35,000 will be written off its book value in two equal annual instalments, beginning 31st December, 1923.

Disbursements

Total net disbursements in respect of assurance and annuity contracts	$58,311 18
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate)	8,499 22
Head office expenses—Salaries, $35,051.12; directors' fees, $1,895.50; auditors' fees, $510.00; travelling expenses, $2,380.41; rents, $3,250.00	43,087 03
Branch office and agency expenses—Assurance commissions—first year, $84,085.64; renewal, $44,990.98; salaries, $22,203.70; travelling expenses, $3,222.26; rents, $11,671.90; convention, $1,329.07	167,503 55
All other expenses—Advertising, $7,432.16; books and periodicals, $803.40; express, telegrams and telephones, $2,866.96; legal fees, $1,549.35; medical fees, $10,638.32; office supplies, $773.61; postage, $4,896.00; printing and stationery, $7,697.28; revenue stamps, $681.85; premiums on bonds, $128.89; donations, $75.00; miscellaneous, $3,887.44	41,430 26
Total disbursements	$318,831 24

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$	$		$
At end of 1922	2,487	6,785,164	1,157	2,724,215	798	3,697,960	.....	4,442	13,207,339
New issued	1,509	4,319,375	778	1,501,404	1,371	3,683,374	.....	3,658	9,504,153
Old revived	10	24,000	1	2,500	1	8,000	.....	12	34,500
Old increased	.....	.....	.....	.....	.....	.....	767	.....	767
Transferred to	12	63,000	10	19,500	1	5,000	.....	23	87,500
Totals	4,018	1,191,539	1,946	4,247,619	2,171	7,394,334	767	8,135	22,834,259
Less ceased by—									
Death	13	42,143	2	2,000	5	13,985	.....	20	58,128
Expiry	.....	.....	.....	.....	3	47,938	.....	3	47,938
Surrender	2	6,000	2	3,700	.....	.....	.....	4	9,700
Lapse	593	1,521,182	167	268,500	180	251,051	.....	940	2,540,733
Decrease	.....	98,715	.....	16,500	.....	36,757	.....	.....	151,972
Not taken	146	587,443	51	188,000	70	436,338	.....	267	1,211,781
Transferred from	10	23,500	4	8,000	9	56,000	.....	23	87,500
Total ceased	764	2,278,983	226	486,700	267	1,342,069	.....	1,257	4,107,752
At end of 1923	3,254	8,912,556	1,720	3,760,919	1,904	6,052,265	767	6,878	18,726,507
Reinsured	.....	896,056	.....	330,358	.....	2,747,356	.....	.....	3,973,770

Miscellaneous

New policies issued—Number 3,658; gross amount, $9,504,153.
Claims reinsured—Death claims (3), $14,708.
Total amount in force divided as to dividend plan—Non-participating, $18,726,507.
Additional accidental death benefits—Gross amount issued, $2,187,468; in force, $5,673,334.

EXHIBIT OF POLICYHOLDERS' MUTUAL BUSINESS

	No.	Amount
Business reinsured	3,528	7,252,620
Revived	5	7,000
	3,533	$7,259,620

Less ceased by—				
Death	6	$6,000		
Maturity	2	2,000		
Surrender	48	89,490		
Lapse	370	825,499		
Not taken	83	213,035		
Decrease	.....	9,200		
Total ceased			509	$1,145,224
In force December 31, 1923			3,024	$6,114,396
Reinsured			.....	962,654
				$5,151,742
Life policies	2,113	$4,517,951		
Endowment policies	838	1,235,445		
Term policies	73	361,000		
	3,024	$6,114,396		

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario also deductions taken	
	Number	Amount	Reserve	Amount	Reserve
		$	$	$	$
Ordinary without Profits:					17,087
Life	5,367	13,430,507	685,943	1,455,681	75,292
Endowment Assurance	2,558	4,996,364	441,584	363,572	24,938
Term, etc	1,401	5,803,332	38,066	3,117,171	17,747
Additional accidental death benefits	.....	(5,673,334)	4,436	.....	188
Disability Benefits	.....	(3,326,176)	7,433	.....	285
Accident and Sickness	.....	.....	6,620	.....	1,656
Totals	9,326	24,230,203	1,184,082	4,936,424	137,183
Group without Profits	576	610,700	2,814	.....	.....
Grand totals	9,902	24,840,903	1,186,896	4,936,424	137,183

Summary of Reserve

	With Profits	Without Profits	Total
	$	$	$
Total reserve, assurance and annuity contracts	.....	1,186,896	1,186,896
Total reserve on reinsured contracts	.....	137,183	137,183
Total net reserve on the Company's basis of valuation	.....	1,049,703	1,049,703
			Net Ont. Standard
Deduction made	.....	289,030	289,030
Full deduction less reserves on reinsurances	.....	254,645	254,645
Net reserve carried in the liabilities (3)	.....	1,049,703	1,049,703
Net reserve computed on the statutory basis (without deduction)	.....	1,304,348	1,304,348

Miscellaneous Statement

I.—The calculation of the "Reserve on the Statement of Actuarial Liabilities."

Policies are valued on the mid-year reserve basis on the Om (5) table of mortality and 3½ per cent. interest. The Ontario department deductions were taken advantage of.

(*a*) Policies issued on lives resident in tropical or sub-tropical countries—no extra reserve was taken.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages—reserves based on rated age.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance being policies subject to liens—the lien was ignored in valuation, the reserve being that for the face amount.

(*d*) Policies issued at, or subsequently subject to, an extra premium:

(1) Payable in one sum—no extra reserve was taken.

(2) Payable annually—no extra reserve was taken.

(*e*) Policies otherwise issued on lives classed as sub-standard for the plan of contract issued, or on special class lives—no extra reserve was taken.

(*f*) Policies providing for disability benefit (waiver of premium and other benefits): (1) Before occurrence of disability—one-half of premiums on policies in force was taken as reserve; (2) Thereafter—there were two such cases in force at December 31, 1923, no extra reserve being set up.

(*g*) Annuities issued to lives classed as under average—there were none in force.

(*h*) Policies providing for additional accidental death benefits—40 per cent. of premiums on policies in force was taken as the reserve.

Items of Special Reserve:

There were no special reserves set up for any of the items (*a*) to (*f*).

II.—No modifications, extended insurance generally eliminated.

III.—It was difficult to determine fairly the rate of interest earned by the company during 1923 owing to the purchase of the Policyholders' Mutual during the year. A rate of approximately 6 per cent. would seem to be approximately correct.

IV.—Policies are non-participating.

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Anderson, G. R.	Princeton, Ont.	1,000 00	100 00
Angold, H. W.	Dundas, Ont.	2,800 00	280 00
Ambrust, A. A.	Kitchener, Ont.	200 00	20 00
Arnold, E. N.	Elmira, Ont.	10,000 00	1,000 00
Atkinson, J. P.	Westmount, Que.	1,000 00	100 00
Atkinson, Dr. P. McL.	Moncton, N.B.	1,000 00	100 00
Augustine, A. W.	Kitchener, Ont.	5,000 00	500 00
Avey, J. P.	Brantford, Ont.	7,500 00	750 00
Allan, T. P.	London, Ont.	5,000 00	500 00
Augustine, Miss G. M.	Kitchener, Ont.	5,000 00	500 00
Augustine, Miss L. C.	Kitchener, Ont.	2,500 00	250 00
Affleck, W.	Harrow, Ont.	1,000 00	100 00
Amos, J. W.	Toronto, Ont.	1,000 00	100 00
Babb, Dr. W. F.	London, Ont.	2,500 00	250 00
Baird, D. M.	St. Johns, Nfld.	10,000 00	1,000 00
Baird, J. B.	St. Johns, Nfld.	2,000 00	200 00
Baker, G. T.	Toronto, Ont.	1,000 00	100 00
Baker, Dr. I. W. M.	St. John, N.B.	1,500 00	150 00
Barbour, J. M.	St. Johns, Nfld.	500 00	50 00
Barnum, N. H.	Aylmer, Ont.	500 00	50 00
Barraclough, E. N.	Glen Williams, Ont.	1,000 00	100 00
Bauer, A.	Waterloo, Ont.	15,000 00	1,500 00
Bauman, Mrs. N. B.	Kitchener, Ont.	2,500 00	250 00
Baxter, G. S.	Montreal, Que.	2,000 00	200 00
Bean, Miss R.	Kitchener, Ont.	2,500 00	250 00
Beaton, F. W.	Highgate, Ont.	2,000 00	200 00
Beattie, E.	Highgate, Ont.	1,000 00	100 00
Beattie, Miss M. M.	London, Ont.	500 00	50 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Bechtel, B. E.	Waterloo, Ont.	2,500 00	250 00
Bechtel, W. B.	Kitchener, Ont.	4,000 00	400 00
Beer, W. J.	Exeter, Ont.	500 00	50 00
Bennett, Mrs. J.	Vancouver, B.C.	1,000 00	100 00
Berwick, G. A.	Montreal, Que.	200 00	20 00
Biggs, Hon. F. C.	West Flamboro, Ont.	20,000 00	2,000 00
Biggs, Miss M. E.	Burlington, Ont.	500 00	50 00
Bingham, W. H.	Ottawa, Ont.	500 00	50 00
Bishop, F. C.	Norwich, Ont.	5,000 00	500 00
Bissett, R. C.	Chatham, Ont.	1,000 00	100 00
Black, W. H.	Montreal, Que.	1,000 00	100 00
Boehm, C. A.	Waterloo, Ont.	2,500 00	250 00
Bollart, M. E.	Kitchener, Ont.	2,500 00	250 00
Bowman, S. E.	Kitchener, Ont.	3,000 00	300 00
Breithaupt, J. C.	Kitchener, Ont.	2,500 00	250 00
Breithaupt, J. E.	Kitchener, Ont.	5,000 00	500 00
Brien, Dr. J. W.	Essex, Ont.	5,500 00	550 00
Brown, A. V.	Hamilton, Ont.	2,500 00	250 00
Brown, Mrs. M. A.	Kitchener, Ont.	500 00	50 00
Bruegeman, J.	Waterloo, Ont.	1,000 00	100 00
Bruegeman, Mrs. S. A.	Waterloo, Ont.	700 00	70 00
Buck, J. L.	Port Rowan, Ont.	4,000 00	400 00
Burt, H. N.	St. Johns, Nfld.	1,000 00	100 00
Busch, F.	St. Clements, Ont.	1,000 00	100 00
Butler, Mrs. I.	London, Ont.	2,000 00	200 00
Bertram, Mrs. M. F.	Dundas, Ont.	1,000 00	100 00
Bertram, H. G.	Dundas, Ont.	1,000 00	100 00
Berner, Mrs. C.	Kitchener, Ont.	1,000 00	100 00
Boyle, G. A.	Ottawa, Ont.	2,000 00	200 00
Bartlett, J.	Cobalt, Ont.	1,000 00	100 00
Bartlett, R.	Ottawa, Ont.	1,500 00	150 00
Best, Dr. R. C.	London, Ont.	200 00	20 00
Ballentyne, T.	Stratford, Ont.	1,000 00	100 00
Briggs, A. W.	Toronto, Ont.	1,000 00	100 00
Beyea, H. E.	St. John, N.B.	2,000 00	200 00
Bish, Mrs. M.	Waterloo, Ont.	1,000 00	100 00
Carmichael, G. R.	Kenora, Ont.	1,000 00	100 00
Carmichael, R. M.	Kenora, Ont.	1,000 00	100 00
Casselman, A. C.	Prescott, Ont.	600 00	60 00
Chase, H. S.	Toronto, Ont.	500 00	50 00
Chevrier, F. L.	Montreal, Que.	1,000 00	100 00
Clark, M.	Hamilton, Ont.	4,000 00	400 00
Clayton, Miss A. H.	Listowel, Ont.	1,000 00	100 00
Clement, W. P.	Kitchener, Ont.	2,500 00	250 00
Clifford, W. B.	Kingsville, Ont.	1,000 00	100 00
Coleridge, T.	London, Ont.	200 00	20 00
Collins, Dr. J. D.	Harrow, Ont.	500 00	50 00
Connor, M. P.	Kitchener, Ont.	500 00	50 00
Copeland, R. Y.	Kitchener, Ont.	5,000 00	500 00
Cooper, A. J.	Goderich, Ont.	500 00	50 00
Corless, C. V.	Coniston, Ont.	30,000 00	3,000 00
Cowan, C. P.	Princeton, Ont.	500 00	50 00
Cowperwaithe, H. H.	St. Johns, Nfld.	1,000 00	100 00
Coyle, J. F.	Aylmer, Ont.	2,500 00	250 00
Cressweller, Dr. H.	Windsor, Ont.	100 00	10 00
Cressman, A. K.	Waterloo, Ont.	5,000 00	500 00
Curtis, W. F.	Kitchener, Ont.	1,000 00	100 00
Creaser, J. F.	La Have, N.S.	2,000 00	200 00
Clements, W. A.	Brantford, Ont.	2,500 00	250 00
Courey, G.	Tilbury, Ont.	1,000 00	100 00
Chisholm, M.	Halifax, N.S.	2,800 00	280 00
Clark, Dr. A.	Winnipeg, Man.	1,100 00	110 00
Cross, C. F.	Winnipeg, Man.	1,400 00	140 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Campbell, D.	Moffatt, Ont.	4,000 00	400 00
Dantzer, A. L.	Waterloo, Ont.	2,500 00	250 00
Deacon, Dr. G. R.	Stratford, Ont.	1,500 00	150 00
Detenbeck, L. R.	Waterloo, Ont.	1,500 00	150 00
Devitt, A. E.	Waterloo, Ont.	2,500 00	250 00
Deavitt, Miss E. A.	Waterloo, Ont.	1,000 00	100 00
Devitt, E. M.	Waterloo, Ont.	2,500 00	250 00
Devitt, E. S.	Waterloo, Ont.	2,500 00	250 00
Devitt, Miss H. M.	Waterloo, Ont.	500 00	50 00
Devitt, M.	Waterloo, Ont.	2,500 00	250 00
Doehn, G.	Kitchener, Ont.	300 00	30 00
Dorschel, J. L.	Kitchener, Ont.	500 00	50 00
Douglas, G. S.	Chatham, Ont.	500 00	50 00
Duckering, W. J.	Listowel, Ont.	5,000 00	500 00
Duggan, J. A.	Stratford, Ont.	2,500 00	250 00
Doherty, Hon. M. W.	Toronto, Ont.	5,000 00	500 00
Devitt, M. L.	Waterloo, Ont.	1,000 00	100 00
Dube, Dr. J. E.	Montreal, Que.	2,800 00	280 00
Depew, F. S.	Norwich, Ont.	5,000 00	500 00
Eby, O.	Kitchener, Ont.	1,000 00	100 00
Eckel, Dr. S.	Waterloo, Ont.	5,000 00	500 00
Edgar, H. C.	Preston, Ont.	2,000 00	200 00
Edwards, Mrs. C. M.	Ottawa, Ont.	3,000 00	300 00
Elliott, M. E.	Hamilton, Ont.	1,600 00	160 00
Engle, Dr. J. H.	Waterloo, Ont.	8,000 00	800 00
Erb, I.	Kitchener, Ont.	500 00	50 00
Erb, M.	Kitchener, Ont.	1,000 00	100 00
Elliott, C. G.	Comber, Ont.	500 00	50 00
Fawcett, F. W.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, W. T.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, C. H.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, Miss M.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, J. J.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, A. S.	Kitchener, Ont.	1,000 00	100 00
Fehrenbach, J. H.	Kitchener, Ont.	4,000 00	400 00
Fehrenbach, J. J.	Kitchener, Ont.	1,500 00	150 00
Fischer, W. F.	Waterloo, Ont.	2,500 00	250 00
Fischer, E. J.	Waterloo, Ont.	500 00	50 00
Fischer, T. J.	Belleville, Ont.	200 00	20 00
Fitzgerald, E. C.	Kitchener, Ont.	9,500 00	950 00
Fitzpatrick, F. A.	Brockville, Ont.	300 00	30 00
Fitzpatrick, J. H.	Russell, Ont.	500 00	50 00
Featherstone, A. M.	Toronto, Ont.	1,000 00	100 00
Fitzpatrick, L. V.	Brockville, Ont.	1,000 00	100 00
Fitzpatrick, V.	Brockville, Ont.	200 00	20 00
Fletcher, Miss M. L.	Norwich, Ont.	5,000 00	500 00
Flinn, Mrs. L.	Waterloo, Ont.	1,000 00	100 00
Ford, H.	Kitchener, Ont.	5,000 00	500 00
Foster, A.	Waterloo, Ont.	1,000 00	100 00
Frank, A. G.	Kitchener, Ont.	1,000 00	100 00
Frank, A. P.	Kitchener, Ont.	5,000 00	500 00
Findlay, J. S.	Owen Sound, Ont.	1,000 00	100 00
Fischer, S. J.	Belleville, Ont.	300 00	30 00
Gabel, A. J.	Kitchener, Ont.	1,000 00	100 00
Galloway, L. A.	Kitchener, Ont.	2,500 00	250 00
Gamble, J. A.	Russell, Ont.	500 00	50 00
Glebe, Mrs. B. W.	Waterloo, Ont.	500 00	50 00
Geiger, Dr. W.	Waterloo, Ont.	2,500 00	250 00
Gibbs, Hon. M. P.	St. Johns, Nfld.	2,000 00	200 00
Gies, P.	Kitchener, Ont.	1,000 00	100 00
Gillis, J. D.	Highgate, Ont.	1,000 00	100 00
Godden, E. J.	St. Johns, Nfld.	2,000 00	200 00
Gooch, Dr. C.	Hamilton, Ont.	4,000 00	400 00

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Goudie, A. R	Kitchener, Ont	5,000 00	500 00
Grant, Dr. A. J	London, Ont	1,500 00	150 00
Gray, W. M	Dunnville, Ont	1,500 00	150 00
Green, R. C	Kitchener, Ont	1,500 00	150 00
Greig, E. H	Prescott, Ont	600 00	60 00
Griffin, Mrs. V	Winnipeg, Man	1,000 00	100 00
Gosnell, J. E	Highgate, Ont	4,000 00	400 00
Gies, Mrs. M	Kitchener, Ont	1,500 00	150 00
Goobie, W. R	St. Johns, Nfld	1,000 00	100 00
Gordon, D. S	Peterboro, Ont	1,000 00	100 00
Gordon, Dr. C. W	Winnipeg, Man	2,800 00	280 00
Gunn, Dr. W. J	Kenora, Ont	4,000 00	400 00
Gonther, Mrs. I. H	Detroit, Mich	500 00	50 00
Haedke, E. C	Waterloo, Ont	1,500 00	50 00
Hagedorn, E	Kitchener, Ont	4,000 00	400 00
Hagedorn, G. C	Kitchener, Ont	2,000 00	200 00
Hagedorn, L. E	Kitchener, Ont	2,000 00	200 00
Haight, J. C	Waterloo, Ont	5,000 00	500 00
Hartnett, F. J	Moncton, N.B	500 00	50 00
Harvey, Mrs. R. M	Kitchener, Ont	500 00	50 00
Haviland, Miss E. M	Kitchener, Ont	500 00	50 00
Hay, T. L	Woodstock, Ont	3,500 00	350 00
Hayward, B	St. Johns, Nfld	1,500 00	150 00
Heggie, Dr. D. L	Brampton, Ont	2,000 00	200 00
Hemphill, C. O	Waterloo, Ont	1,500 00	150 00
Henderson, Dr. M. A	London, Ont	1,000 00	100 00
Henderson, W	Waterloo, Ont	5,000 00	500 00
Hertel, I. E	Kitchener, Ont	1,000 00	100 00
Hess, J. W	Kitchener, Ont	500 00	50 00
Hett, Dr. J. E	Kitchener, Ont	2,000 00	200 00
Hilborn, Dr. G. V	Preston, Ont	2,500 00	250 00
Hilborn, P. R	Preston, Ont	5,000 00	500 00
Hill, J. E	Kitchener, Ont	500 00	50 00
Hilliard, Miss F	Waterloo, Ont	500 00	50 00
Hilliard, Dr. J. A	Kitchener, Ont	2,500 00	250 00
Hilliard, T	Waterloo, Ont	2,500 00	250 00
Hilliard, Dr. W. L	Waterloo, Ont	6,000 00	600 00
Hinsberger, L. J	Guelph, Ont	500 00	50 00
Hodgins, F. S	Kitchener, Ont	2,000 00	200 00
Hodgson, J. C	Winona, Ont	2,500 00	250 00
Hogg, W	Waterloo, Ont	5,000 00	500 00
Hohmier, C. H	Kitchener, Ont	2,500 00	250 00
Holmes, Dr. L. S	London, Ont	2,500 00	250 00
Hope Realty, Ltd	Ottawa, Ont	1,000 00	100 00
Howard, A. H	Burlington, Ont	1,000 00	100 00
Howey, Mrs. H	London, Ont	1,000 00	100 00
Hudson, P. H	St. Johns, Nfld	1,000 00	100 00
Huenergard, A. J	Waterloo, Ont	7,000 00	700 00
Hummel, G. M	Kitchener, Ont	500 00	50 00
Hunt, Miss A	Dundas, Ont	400 00	40 00
Hunt, Mrs. M	Dundas, Ont	600 00	60 00
Hyder, F	Hamilton, Ont	500 00	50 00
Harris, C. H	Norwich, Ont	1,000 00	100 00
Howell, P. L	Norwich, Ont	1,200 00	120 00
Irvine, W. H	Toronto, Ont	500 00	50 00
Irwin, E	London, Ont	5,700 00	570 00
Irwin, H. R	Norwich, Ont	2,500 00	250 00
Irwin, R. T	Woodstock, Ont	2,500 00	250 00
Jaques, C. E	Kitchener, Ont	5,000 00	500 00
Johnson, Miss J	Belleville, Ont	100 00	10 00
Jones-Bateman, W	Goderich, Ont	500 00	50 00
Kalbfleisch, Dr. F. H	Kitchener, Ont	1,000 00	100 00
Kanmacher, G	Preston, Ont	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Kaufman, A. R	Kitchener, Ont	5,000 00	500 00
Kaufman, J. R	Waterloo, Ont	1,000 00	100 00
Kaufman, M. R	Kitchener, Ont	7,500 00	750 00
Kelly, R. J	Moncton, N.B	2,500 00	250 00
Kennedy, C. I. M	Wingham, Ont	1,000 00	100 00
Kerr, Mrs. A. M	Kitchener, Ont	2,500 00	250 00
Kerr, J. A	Kitchener, Ont	1,500 00	150 00
Kirkland, J. W	Kitchener, Ont	500 00	50 00
Kraft, C	Waterloo, Ont	1,000 00	100 00
Kuhn, H. J	Crediton, Ont	500 00	50 00
Kuntz, W. A	Waterloo, Ont	2,500 00	250 00
Kyle, D	Russell, Ont	500 00	50 00
Krupt, Dr. W	Woodstock, Ont	2,500 00	250 00
Kerr, Dr. R. A	Montreal, Que	2,800 00	280 00
Laird, F. H	Dresden, Ont	200 00	20 00
Laird, Sen. H. W	Regina, Sask	2,500 00	250 00
Laird, T. E	Dresden, Ont	200 00	20 00
Lake, W. E	Ridgetown, Ont	800 00	80 00
Lang, A. H	Kitchener, Ont	2,500 00	250 00
Lang, E. D	Kitchener, Ont	1,000 00	100 00
Lawrence, J. H	Highgate, Ont	2,000 00	200 00
Lautenschlager, R. W	Kitchener, Ont	1,000 00	100 00
Lauzon, C. A	Montreal, Que	2,000 00	200 00
La Zerte, C. J	Iroquois, Ont	500 00	50 00
Learn, A. B	Waterloo, Ont	500 00	50 00
Little, W. A	Toronto, Ont	400 00	40 00
Littlejohn, F	Highgate, Ont	1,000 00	100 00
Littlejohn, R	Highgate, Ont	1,000 00	100 00
Long, W. E	Brantford, Ont	15,000 00	1,500 00
Lyman, A	Montreal, Que	10,000 00	1,000 00
Lynch, Mrs. H	Brantford, Ont	500 00	50 00
Ludwig, Miss R	Waterloo, Ont	100 00	10 00
Laurason, J. W	Dundas, Ont	10,000 00	1,000 00
Locker, F	Montreal, Que	2,800 00	280 00
Lamb, J. J	Ottawa, Ont	1,000 00	100 00
Murdoff, Dr. D	Winnipeg, Man	1,700 00	170 00
Macklin, F. E	Kitchener, Ont	500 00	50 00
Madel, W. E	Norwich, Ont	2,500 00	250 00
Mallory, Miss B	Kitchener, Ont	2,500 00	250 00
Marcellus, Dr. T. N	Georgetown, Ont	5,000 00	500 00
Martin, Miss G	Waterloo, Ont	500 00	50 00
Martin, H. W	Kitchener, Ont	1,000 00	100 00
Martin, J. A	Kitchener, Ont	10,000 00	1,000 00
Martin, J. B	Waterloo, Ont	15,000 00	1,500 00
Martin, M	Waterloo, Ont	2,000 00	200 00
Martin, T. H	Oshawa, Ont	500 00	50 00
Mather, H. A	Hailey, Ont	300 00	30 00
Mather, J. W	Guelph, Ont	10,900 00	1,090 00
Mather, Mrs. L	Guelph, Ont	3,400 00	340 00
Mather, Miss R	Hailey, Ont	100 00	10 00
Meek, Dr. E	Port Rowan, Ont	2,000 00	200 00
Meikle, Dr. T. D	Mt. Forest, Ont	1,500 00	150 00
Miller, A. I	Spencerville, Ont	1,000 00	100 00
Miller, R. K	Spencerville, Ont	1,000 00	100 00
Miller, F. H	Aylmer, Ont	3,000 00	300 00
Milley, S	St. Johns, Nfld	2,000 00	200 00
Mistele, H. G	Waterloo, Ont	500 00	50 00
Mitchell, E. C	London, Ont	10,000 00	1,000 00
Mitchell, W. A	London, Ont	2,500 00	250 00
Monroe, W. S	St. Johns, Nfld	1,000 00	100 00
Montgomery, S	Frankville	1,000 00	100 00
Montgomery, F. S	Frankville	1,000 00	100 00
Montgomery, Mrs. A	Frankville	100 00	100 00
Moore, J. O	St. Johns, Nfld	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Moore, T. M	Springfield, Ont	1,000 00	100 00
Morgenroth, P. W	Tavistock, Ont	500 00	50 00
Morton, Dr. C. S	Halifax, N.S.	10,000 00	1,000 00
Mowat, W. E	Montreal, Que	1,000 00	100 00
Murchie, H	St. Stephen, N.B.	1,000 00	100 00
Murtagh, L. J	Kitchener, Ont	2,500 00	250 00
Murtagh, J. W	Kitchener, Ont	1,000 00	100 00
Mutrie, J. F	Leamington, Ont	1,500 00	150 00
Meunier, E	Montreal, Que	1,000 00	100 00
Mace, G	London, Ont	1,000 00	100 00
Mitchell, W. E	Kitchener, Ont	2,500 00	250 00
Moyer, Mrs. M. I	Waterloo, Ont	500 00	50 00
Murray, J	Stratford, Ont	1,000 00	100 00
Mylks, Dr. G. W	Toronto, Ont	1,000 00	100 00
Mabee, O. H	London, Ont	100 00	10 00
McArthur, G. R	Highgate, Ont	1,000 00	100 00
McCallum, J. A	London, Ont	1,000 00	100 00
McCallum, J. J	Kitchener, Ont	1,000 00	100 00
McCallum, L. C	London, Ont	2,000 00	200 00
MacCall, C. G	McGregor, Ont	500 00	50 00
McColl, E. R	Highgate, Ont	500 00	50 00
McCracken, J. F	Hagersville, Ont	500 00	50 00
Macdonald, J. A	Ridgetown, Ont	500 00	50 00
MacDonald, J. D	Essex, Ont	2,000 00	200 00
McDonald, Dr. J. M	Niagara Falls, Ont	500 00	50 00
MacDougall, Dr. D. S	Russell, Ont	500 00	50 00
McEwen, Dr. F. F	Aylmer, Ont	1,000 00	100 00
McEwen, J	Woodstock, Ont	10,000 00	1,000 00
McGhie, Dr. A. G	Hamilton, Ont	4,000 00	400 00
MacGillivray, R. A	Kitchener, Ont	2,500 00	250 00
McGregor, D. M	Aylmer, Ont	500 00	50 00
McKenzie, A	Toronto, Ont	2,000 00	200 00
MacKinnon, A. J	Zurich, Ont	1,000 00	100 00
McLaren, C. L	Highgate, Ont	2,000 00	200 00
McLaren, F. J	Highgate, Ont	1,000 00	100 00
McLeod, A. C	Stratford, Ont	2,500 00	250 00
McNulty, W. H	Kitchener, Ont	1,000 00	100 00
MacPherson, Dr. C	St. Johns, Nfld	1,000 00	100 00
MacPherson, H	St. Johns, Nfld	5,000 00	500 00
MacPherson, Dr. J. R	Duart, Ont	2,000 00	200 00
McQueen, J. J	Chicago, Ill	1,000 00	100 00
McGhie, B. E	Cayuga, Ont	1,000 00	100 00
McColl, Dr. H. A	Milton, Ont	1,000 00	100 00
McDonald, G. O	Thedford, Ont	500 00	50 00
McDonald, A	Woodstock, Ont	3,100 00	310 00
McConnell, Dr. J. B	Montreal, Que	2,800 00	280 00
McIntosh, D. J	Vankleek Hill, Ont	4,000 00	400 00
Neal, W. R	St. Johns, Nfld	1,000 00	100 00
Neuber, J. G	Kitchener, Ont	2,500 00	250 00
Newton, J. E	Timmins, Ont	200 00	20 00
Newton, J. M	Kitchener, Ont	500 00	50 00
Nightscales, G. L	Toronto, Ont	500 00	50 00
Noble, A. L	Norval, Ont	1,000 00	100 00
Noble, C. A	Leamington, Ont	500 00	50 00
Niebergall, C	New Hamburg, Ont	1,500 00	150 00
O'Donnell, C. W	Waterloo, Ont	1,000 00	100 00
Ovens, J. H	Kitchener, Ont	1,000 00	100 00
Orme, Mrs. B	Crediton, Ont	1,000 00	100 00
Orme, Dr. T. B	Lucan, Ont	500 00	50 00
Pattee, F. F	Hawkesbury, Ont	1,000 00	100 00
Page, J. O	Ridgeway, Ont	100 00	10 00
Pernfuss, A. E	Kitchener, Ont	1,000 00	100 00
Peters, G	St. Johns, Nfld	2,000 00	200 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Pickles, G. (estate)	Brantford, Ont	5,000 00	500 00
Pike, C. R. S	Princeton, Ont	2,000 00	200 00
Pinel, H. M	Canfield, Ont	1,000 00	100 00
Playfair, L. L	Hamilton, Ont	1,500 00	150 00
Pratt, H. L	Tillsonburg, Ont	1,000 00	100 00
Pratt, J. C	St. Johns, Nfld	1,000 00	100 00
Preeter, J	Zurich, Ont	1,000 00	100 00
Purtle, E. R	Kitchener, Ont	1,000 00	100 00
Pratt, A. C	Toronto, Ont	1,000 00	100 00
Payne, W. E	Red Deer, Alta	1,000 00	100 00
Parks, G. E	Dunnville, Ont	3,000 00	300 00
Quilty, S. P	Ottawa, Ont	100 00	10 00
Quinlan, P. F	Stratford, Ont	4,000 00	400 00
Racey, G. W	Parkhill, Ont	1,000 00	100 00
Read, Miss M. J	Brantford, Ont	500 00	50 00
Reidel, M. B	Kitchener, Ont	500 00	50 00
Reycraft, J. W	Highgate, Ont	2,000 00	200 00
Riddell, J. M	Stratford, Ont	3,000 00	300 00
Rivers, H. C	Exeter, Ont	1,000 00	100 00
Roberts, Dr. W	St. Johns, Nfld	2,000 00	200 00
Robinson, A. J	Waterloo, Ont	1,500 00	150 00
Rogers, Dr. G. W	Essex, Ont	1,000 00	100 00
Rogers, W. T	Brockville, Ont	1,500 00	150 00
Ronan, N. E	Russell, Ont	500 00	50 00
Roos, Mrs. E	Waterloo, Ont	500 00	50 00
Rushman, R	Waterloo, Ont	1,000 00	100 00
Ross, J. H	Montreal, Que	5,000 00	500 00
Ross, P. D	Ottawa, Ont	1,000 00	100 00
Rossiter, J. J	St. Johns, Nfld	11,000 00	1,100 00
Rous, J	Ste. Therese, Que	1,000 00	100 00
Rudell, Dr. A. E	Kitchener, Ont	5,000 00	500 00
Russell, J. A	Chicago, Ill	1,000 00	100 00
Rueffer, F. D	Waterloo, Ont	500 00	50 00
Read, Mrs. M	Brantford, Ont	500 00	50 00
Ryan, J. E	Port Arthur, Ont	1,000 00	100 00
Re-Ins. Co	Waterloo, Ont	2,100 00	210 00
Reiver, O	Waterloo, Ont	500 00	50 00
Salomoni, L. J	Kingsville, Ont	1,000 00	100 00
Sanders, S. M	Exeter, Ont	500 00	50 00
Sanderson, Miss L	Stratford, Ont	1,000 00	100 00
Sanford, R. H	Kitchener, Ont	500 00	50 00
Scarff, C. E	Westmount, Que	1,000 00	100 00
Schaefer, H. H	Kitchener, Ont	1,000 00	100 00
Schantz, F. A	Kitchener, Ont	2,000 00	200 00
Schinbein, G	Conestogo, Ont	500 00	50 00
Schlueter, M. C	Preston, Ont	1,000 00	100 00
Schnarr, J. H	Kitchener, Ont	500 00	50 00
Schreiter, A	Kitchener, Ont	1,500 00	150 00
Sculland, J. R	Windsor, Ont	1,000 00	100 00
Shannon, W. A	Winnipeg, Man	2,500 00	250 00
Shaver, Dr. A. E	Brockville, Ont	2,000 00	200 00
Shaw, M. H	Webb, Sask	500 00	50 00
Shelley, L. W	Kitchener, Ont	500 00	50 00
Shoemaker, H. W	Kitchener, Ont	1,000 00	100 00
Shuh, F	Waterloo, Ont	1,000 00	100 00
Silverwood, A. E	London, Ont	2,500 00	250 00
Slater, Dr. R. F	Hespeler, Ont	7,800 00	780 00
Smith, A. J	London, Ont	2,500 00	250 00
Smith, Dr. D	Stratford, Ont	2,000 00	200 00
Smith, Miss F	Kitchener, Ont	1,000 00	100 00
Smith, Miss M	Kitchener, Ont	2,500 00	250 00
Smith, Miss J	Kitchener, Ont	500 00	50 00
Smith, J. J	Toronto, Ont	500 00	50 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Smith, M. J.	Kitchener, Ont.	2,600 00	260 00
Snider, C. W.	Waterloo, Ont.	2,500 00	250 00
Snider, F. W.	Waterloo, Ont.	2,500 00	250 00
Snider, I.	Waterloo, Ont.	1,000 00	100 00
Snider, J. S.	Waterloo, Ont.	5,000 00	500 00
Soper, T.	St. Johns, Nfld.	1,000 00	100 00
Stabeler, H. L.	Kitchener, Ont.	500 00	50 00
Stallwood, J. B.	Beamsville, Ont.	2,500 00	250 00
Steckenreiter, J. C.	Waterloo, Ont.	1,500 00	150 00
Steeves, J. F.	Moncton, N.B.	5,000 00	500 00
Stewart, R. E.	Kitchener, Ont.	500 00	50 00
Streicher, A.	Waterloo, Ont.	500 00	50 00
Stroh, C. D.	Waterloo, Ont.	500 00	50 00
Stroh, L.	Kitchener, Ont.	3,000 00	300 00
Sturm, H. A.	Waterloo, Ont.	1,000 00	100 00
Sturm, M. C.	Waterloo, Ont.	1,000 00	100 00
Sutherland, D. M.	Woodstock, Ont.	1,500 00	150 00
Swartz, Mrs. L.	Hamilton, Ont.	4,900 00	490 00
Swartz, L.	Hamilton, Ont.	100 00	10 00
Swartz, L.	Hamilton, Ont.	5,000 00	500 00
Sweitzer, G. W.	Crediton, Ont.	200 00	20 00
Swinton, J.	Kitchener, Ont.	500 00	50 00
Shoebottom, W. M.	London, Ont.	5,000 00	500 00
Small, H. B.	Ottawa, Ont.	2,500 00	250 00
Savage, E.	Guelph, Ont.	400 00	40 00
Sinclair, D. J.	Woodstock, Ont.	1,000 00	100 00
Smallwood, W. R.	St. Johns, Nfld.	5,000 00	500 00
Taylor, J. G.	Toronto, Ont.	5,000 00	500 00
Taylor, Mrs. R.	Toronto, Ont.	1,000 00	100 00
Toal, T.	St. Stephen, N.B.	1,000 00	100 00
Treacy, W. C.	Kitchener, Ont.	2,500 00	250 00
Trott, W. J.	Leamington, Ont.	1,000 00	100 00
Turnbull, C.	Brantford, Ont.	2,500 00	250 00
Tweed, J. H.	Russell, Ont.	500 00	50 00
Tweed, S. C.	Waterloo, Ont.	38,000 00	3,800 00
Twist, W. J.	Vancouver, B.C.	500 00	50 00
Truman, Mrs. A. M.	Hamilton, Ont.	2,000 00	200 00
Thamer, Miss E.	Kitchener, Ont.	200 00	20 00
Taylor, K. R.	River Desert, Que.	1,000 00	100 00
Trust & Guarantee Co.	Toronto, Ont.	3,000 00	300 00
Thorne, W.	Lyndock, Ont.	1,000 00	100 00
Uffleman, A.	Waterloo, Ont.	500 00	50 00
Uffleman, R. P.	Waterloo, Ont.	500 00	50 00
Underwood, E. F.	Toronto, Ont.	500 00	50 00
Underwood, W. J.	St. Thomas, Ont.	500 00	50 00
Valentine, J.	Waterloo, Ont.	23,500 00	2,350 00
Valentine, Mr. J.	Waterloo, Ont.	5,000 00	500 00
Valentyne, H. J.	Toronto, Ont.	500 00	50 00
Walker, A.	Russell, Ont.	500 00	50 00
Weber, R. K.	Waterloo, Ont.	500 00	50 00
Wegenast, E.	Waterloo, Ont.	1,000 00	100 00
Wegenast, I. S.	Waterloo, Ont.	500 00	50 00
Welker, J.	Kitchener, Ont.	2,000 00	200 00
Wellein, H. E.	Toronto, Ont.	1,000 00	100 00
Wendell, Miss H.	Waterloo, Ont.	500 00	50 00
White, M. F. and H. S.	Kitchener, Ont.	1,000 00	100 00
White, Hon. S.	Montreal, Que.	5,000 00	500 00
Wiegand, H. A.	Kitchener, Ont.	1,500 00	150 00
Wilhelm, H. N.	Waterloo, Ont.	2,500 00	250 00
Wilkie, W.	Kitchener, Ont.	500 00	50 00
Wilkinson, C. M.	Richibucto, N.B.	300 00	30 00
Wilson, C. E.	Oshawa, Ont.	2,000 00	200 00
Wilson, H. F.	Kitchener, Ont.	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Wilson, R. E	Aylmer, Ont	1,000 00	100 00
Winn, R. O	Kitchener, Ont	2,500 00	250 00
Witmer, E	Winona, Ont	500 00	50 00
Witzel, T. A	Kitchener, Ont	5,000 00	500 00
Wyatt, H. J	St. Johns, Nfld	1,000 00	100 00
Wilson, S. J	Beamsville, Ont	1,000 00	100 00
Ward, J. W	Highgate, Ont	1,000 00	100 00
Wells, Dr. F	Port Elgin, Ont	500 00	50 00
Willis, G. N	London, Ont	1,000 00	100 00
Walker, F. J	Wheatley, Ont	1,000 00	100 00
Workman, M	Montreal, Que	2,800 00	280 00
Walton, G. A	Toronto, Ont	7,000 00	700 00
Wilson, E. L	Toronto, Ont	1,700 00	170 00
Young, S	Toronto, Ont	1,400 00	140 00
Ziegler, G. H	Kitchener, Ont	1,000 00	100 00
Ziegler, H. W	Waterloo, Ont	1,000 00	100 00
Zimmerman, J	Waterloo, Ont	500 00	50 00
Zohr, H	Kitchener, Ont	500 00	50 00
Zwicker, C	Crediton, Ont	1,000 00	100 00
		$1,071,600 00	$107,160 00

THE REINSURANCE COMPANY OF CANADA

HEAD OFFICE, WATERLOO, ONT.

Organized or incorporated, May 3, 1922. Commenced business, May 3, 1922.

OFFICERS:

President—S. C. TWEED.. Manager—S. C. TWEED.
Vice-Presidents—J. A. MARTIN, E. C. MITCHELL, SENATOR H. W. LAIRD, HON. M. W. DOHERTY. Secretary—M. J. SMITH.

DIRECTORS:

S. C. TWEED.
J. A. MARTIN.
E. C. MITCHELL.
SENATOR H. W. LAIRD.
HON. M. W. DOHERTY.
HON. F. C. BIGGS.
ALOYES BAUER.
M. J. SMITH.
DR. W. L. HILLIARD.
R. G. BERTRAM.
ED. IRWIN.
J. A. BREITHAUPT.
A. J. HUENERGARD.
J. M. RIDDELL.
L. SWARTZ.

AUDITORS:

J. & J. F. SCULLY, Kitchener, Ont.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized	$2,000,000	
	$	$ c.
Capital stock at beginning of year	1,250,000	125,000 00
Total	1,250,000	125,000 00
Capital stock at end of year	1,250,000	125,000 00

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year	125,000 00
Total amount paid to December 31, 1923	125,000 00

Summary Balance Sheet

ASSETS		LIABILITIES	
Total admitted ledger assets	$290,601 42	Total liabilities	$79,063 50
Total admitted non-ledger assets	18,642 23	Excess of assets over liabilities:	
		Capital stock paid in cash	125,000 00
		Surplus	105,180 15
	$309,243 65		$309,243 65

Synopsis of Ledger Accounts

As at December 31, 1922:		Decrease in ledger assets in 1923:	
Net leger assets	$216,308 02	Disbursements	$37,630 40
Borrowed money	50,000 00	Written down:	
Companies' balances	383 02	Office furniture	1,308 00
		Company balances	19 52
	$266,691 04		$38,957 92
Increase in ledger assets in 1923:		As at December 31, 1923:	
Income	$62,623 30	Net ledger assets	$239,992 92
Accounts payable	245 00	Borrowed money	50,000 00
		Accounts payable	245 00
		Ins. Companies' balances	363 50
Total increase	$62,868 30	Total ledger assets	$290,601 42
Total	$329,559 34	Total	$329,559 34

Assets

Ledger Assets

Mortgage loans on real estate, first liens	$1,000 00
Book value of bonds, debentures and debenture stocks owned by the Company	234,731 81
Book value of stocks owned by the Company	44,107 47
Cash—At head office, $3,003.06; in banks, $7,225.81	10,228 87
Office equipment (not extended), $3,121.78.	
All other ledger assets	533 27
Total ledger assets	$290,601 42

Non-Ledger Assets

Interest accrued	$2,991 77
Net premiums due and uncollected and deferred	8,601 60
Market value of bonds over book value	7,048 86
Total non-ledger assets	$18,642 23
Total assets	$309,243 65

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain (See Statement of Actuarial Liabilities)	$27,955 00
Salaries, rents and office expenses, due and accrued	500 00
Accounts payable	245 00
Other Companies' balances	363 50
Borrowed money	50,000 00
Total liabilities (except capital stock)	$79,063 50

Income

Total net premium income and consideration for annuities	$48,871 21
Interest and dividends	12,971 38
Gross profit on sale or maturity of ledger assets—bonds	780 71
Total income	$62,623 30

Disbursements

Total net disbursements in respect of assurance and annuity contracts	$15,669 56
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate	460 29
Head office expenses—Salaries, $3,785.00; directors' fees, $793.00; auditors' fees, $112.00; travelling expenses, $51.95; rents, $700.00	5,441 95
Branch office and agency expenses—Assurance commissions—first year, $11,190.46; renewal, $524.48	11,714 94
All other expenses—Advertising, $866.71; books and periodicals, $150.20; express, telegrams and telephones, $92.49; legal fees, $100.00; office supplies, $496.91; postage, $178.00; printing and stationery, $305.87; miscellaneous, $2,153.48	4,343 66
Total disbursements	$37,630 40

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies."

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$
At end of 1922	66	286,355	8	32,000	258	985,180	332	1,303,535
New issued	123	541,595	21	87,500	460	1,826,764	604	2,455,859
Old revived	1	5,000	.....	.....	.....	.....	1	5,000
Transferred to	1	10,000	1	5,000	.....	.....	2	15,000
Totals	191	842,950	30	124,500	718	2,811,944	939	3,779,394
Less ceased by—								
Death	1	2,500	.....	.....	2	7,500	3	10,000
Expiry	.....	.....	.....	.....	.....	15,274	.....	15,274
Lapse	9	59,000	.....	.....	54	200,417	63	259,417
Decrease	.....	7,168	.....	.....	.....	16,078	.....	23,246
Not taken	45	180,832	9	29,000	63	260,715	117	470,547
Transferred from	.....	.....	1	5,000	1	10,000	2	15,000
Total ceased	55	249,500	10	34,000	120	509,984	185	793,484
At end of 1923	136	593,450	20	90,500	598	2,301,960	754	2,985,910
Reinsured	.....	37,000	.....	8,334	.....	242,460	.....	287,794

Miscellaneous

New policies issued and paid for in cash—Number, 604; gross amount, $2,455,859; reinsured, $154,729.

Total amount in force divided as to dividend plan—Non-participating, $2,985,910; total, $2,985,910.

Additional accidental death benefits—Gross amount issued, $347,383; terminated by accidental death, $2,500; in force, $556,771.

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
Ordinary without profits:					
Life	136	593,450	11,503	37,000	459
Endowment assurance	20	90,500	3,758	8,334	242
Term, etc	598	2,301,960	12,429	242,460	1,653
Additional accidental death benefits	.....	.....	311	.....	7
Additional disability benefits	.....	.....	530	.....	36
Accident and Health	.....	.....	1,821	.....	.....
Totals	754	2,985,910	30,352	287,794	2,397

Summary of Reserve

	Without Profits	Total
	$	$
Total reserve, assurance and annuity contracts	30,352	30,352
Total reserve on reinsured contracts	2,397	2,397
Total net reserve on the Company's basis of valuation	27,955	27,955
Full deduction permitted, adjusted for reinsured, being	12,937	12,937
Net reserve carried in the liabilities (3)-(4)	27,955	27,955
Net reserve computed on the statutory basis (without deduction)	40,892	40,892

Miscellaneous Statement

I.—(1) Policies were valued in groups, all of the same age, year and plan being grouped. Mid-year reserves were used on the Om (5) table of mortality with 3½ per cent. interest and Ontario department deductions.

Special Classes:

(*a*) Policies issued on lives resident in tropical or sub-tropical countries were valued as though the lives resided in Ontario, that is, without any extra reserve.

(*b*) Policies issued at premiums corresponding to ages higher than the true ages were valued on the rated up age.

(*c*) Policies providing for payment at death during certain periods of an amount less than the full amount of insurance, being policies subject to liens, were valued as though there were no lien.

(*d*) Policies issued at an extra premium were valued as though there were no extra premium, that is, without any extra reserve.

(*e*) The Company has no policies otherwise issued as sub-standard or on special class lives.

(*f*) The reserves on policies providing for disability benefits were taken as 50 per cent. of premiums on policies in force before occurrence of disability. There are no disability claims on the books.

(*g*) There are no annuities on the books.

(*h*) Reserves for policies providing for additional accidental death benefits were taken as 50 per cent. of the premiums on policies in force on December 31st.

(2) There were no extra reserves set up for any of the items (*a*) to (*f*).

II.—No modification except that we follow the practice of the original company. Extended term insurance is usually eliminated.

III.—5.93 per cent.

IV.—Policies practically all non-participating.

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Allen, Thos. P	London, Ont	5,000 00	500 00
Alport, Dr. E. B	Regina, Sask	5,000 00	500 00
Anderson, Dr. R. W	New Hamburg, Ont	2,500 00	250 00
Angold, H. W	Dundas, Ont	2,500 00	250 00
Archibald, A	Seaforth, Ont	1,500 00	150 00
Abbott, M. J	London, Ont	500 00	50 00
Arnold, E. M	Elmira, Ont	10,000 00	1,000 00
Baker, G. T	Toronto, Ont	1,000 00	100 00
Barnum, W. H	Aylmer, Ont	500 00	50 00
Bauer, A	Waterloo, Ont	10,000 00	1,000 00
Baird, J. B	St. Johns, Nfld	2,500 00	250 00
Bateman, J. J	Goderich, Ont	1,000 00	100 00
Baird, D. M	St. Johns, Nfld	3,500 00	350 00

List of Shareholders—*Continued.*

Name.	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Betchel, A.	Waterloo, Ont.	1,000 00	100 00
Bean, Miss A. R.	Kitchener, Ont.	2,000 00	200 00
Bean, C. S.	Waterloo, Ont.	1,500 00	150 00
Bechtel, B. E.	Waterloo, Ont.	4,000 00	400 00
Bechtel, W. B.	Kitchener, Ont.	2,500 00	250 00
Beer, E. S.	Hespeler, Ont.	500 00	50 00
Burdett, G. C.	Stratford, Ont.	5,000 00	500 00
Bernhard, Miss E.	Stratford, Ont.	3,000 00	300 00
Berry, H. G.	Waterloo, Ont.	500 00	50 00
Bertram, H. G.	Dundas, Ont.	15,000 00	1,500 00
Biggs, Hon. F. C.	West Flamboro, Ont.	30,000 00	3,000 00
Biggs, Miss M.	Burlington, Ont.	1,000 00	100 00
Binnette, Rev. J. D.	Montreal, P.Q.	1,000 00	100 00
Bishop, F. C.	Norwich, Ont.	2,500 00	250 00
Bissett, R. C.	Chatham, Ont.	2,000 00	200 00
Breithaupt, J. E.	Kitchener, Ont.	2,500 00	250 00
Best, Dr. R. C.	London, Ont.	200 00	20 00
Black, Dr. H. H.	London, Ont.	2,500 00	250 00
Bitzer, W. L.	Kitchener, Ont.	500 00	50 00
Blair, J. F.	London, Ont.	1,000 00	100 00
Boehm, C. A.	Waterloo, Ont.	500 00	50 00
Bohlender, D.	Waterloo, Ont.	1,000 00	100 00
Bolduc, N.	Waterloo, Ont.	500 00	50 00
Boles, Miss M.	Stratford, Ont.	1,000 00	100 00
Boulter, P.	Hamilton, Ont.	2,000 00	200 00
Bowers, Mrs. J. C.	Waterloo, Ont.	1,500 00	150 00
Bruegeman, Miss L. A.	Waterloo, Ont.	1,000 00	100 00
Bruegeman, Miss V. A.	Waterloo, Ont.	300 00	30 00
Bruegeman, Miss M.	Waterloo, Ont.	200 00	20 00
Brown, H. P.	Toronto, Ont.	2,500 00	250 00
Bertram, Mrs. M.	Dundas, Ont.	5,000 00	500 00
Briggs, A. W.	Toronto, Ont.	1,000 00	100 00
Breithaupt, J. C.	Kitchener, Ont.	5,000 00	500 00
Beaton, F. W.	Highgate, Ont.	2,000 00	200 00
Boyle, G. A.	Ottawa, Ont.	1,000 00	100 00
Buck, P. L.	Port Dover, Ont.	1,000 00	100 00
Burt, Dr. G. S.	Owen Sound, Ont.	2,500 00	250 00
Butler, Mrs. I.	London, Ont.	2,500 00	250 00
Clarke, Miss F. M. S.	Coniston, Ont.	1,500 00	150 00
Clark, N. J.	Hamilton, Ont.	2,500 00	250 00
Clayton, Miss A. H.	Listowel, Ont.	2,500 00	250 00
Carmichale, G. R.	Kenora, Ont.	1,000 00	100 00
Chown, Mrs. M. B.	St. Johns, Nfld.	2,500 00	250 00
Clouston, W. B.	St. Johns, Nfld.	1,000 00	100 00
Cober, V. L.	Kitchener, Ont.	500 00	50 00
Coleridge, Thos.	London, Ont.	200 00	20 00
Conrad, Miss I.	Waterloo, Ont.	500 00	50 00
Consaul, H. M.	Toronto, Ont.	5,000 00	500 00
Cooper, A. E.	London, Ont.	5,000 00	500 00
Copland, R. Y.	Kitchener, Ont.	5,000 00	500 00
Corless, C. V.	Coniston, Ont.	30,000 00	3,000 00
Coyle, J. P.	Aylmer, Ont.	10,000 00	1,000 00
Cowperthwaite, Dr. H. H.	St. Johns, Nfld.	500 00	50 00
Craig, Mrs. C.	London, Ont.	1,000 00	100 00
Craig, H. B. R.	London, Ont.	2,000 00	200 00
Cronyn, V. F.	London, Ont.	10,000 00	1,000 00
Craig, W. D.	Regina, Sask.	10,000 00	1,000 00
Cress, J. G.	Waterloo, Ont.	2,500 00	250 00
Cressman, A. K.	Waterloo, Ont.	1,000 00	100 00
Cressman, C. W.	Kitchener, Ont.	500 00	50 00
Curtis, W.	Kitchener, Ont.	1,000 00	100 00
Curry, Mark	Milton, Queens City, N.S.	5,000 00	500 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Devitt, A. E	Waterloo, Ont	2,500 00	250 00
Devitt, E. S	Waterloo, Ont	2,500 00	250 00
Devitt, Miss Essie A	Waterloo, Ont	500 00	50 00
Devitt, E. M	Waterloo, Ont	300 00	30 00
Devitt, Miss Hildah	Waterloo, Ont	1,000 00	100 00
Dean, J. A	Kenora, Ont	500 00	50 00
Davis, R. E	London, Ont	5,000 00	500 00
Dick, D	Welland, Ont	10,000 00	1,000 00
Doherty, Hon. M	Toronto, Ont	10,000 00	1,000 00
Dumbell, E. T	Houston, Texas	5,000 00	500 00
Dunning, Hon. C. A	Regina, Sask	10,000 00	1,000 00
Eckert, C	Kitchener, Ont	500 00	50 00
Edwards, C. M	Ottawa, Ont	5,000 00	500 00
Elliot, Mrs. M	Hamilton, Ont	1,300 00	130 00
Ellis, Mr. and Mrs. A	Hespeler, Ont	5,000 00	500 00
Eckel, Dr. S	Waterloo, Ont	500 00	50 00
Fawcett, F. W	Kitchener, Ont	2,500 00	250 00
Fehrenbach, J. H	Kitchener, Ont	2,500 00	250 00
Fish, C	Norwich, Ont	5,500 00	550 00
Fletcher, Miss M	Norwich, Ont	2,500 00	250 00
Fisher, J. R	Waterloo, Ont	500 00	50 00
Fisher, T. J	Belleville, Ont	100 00	10 00
Feik, J. R	New Hamburg, Ont	2,500 00	250 00
Fehrenbach, W. T	Kitchener, Ont	1,000 00	100 00
Featherstone, W. R	Waterloo, Ont	2,300 00	230 00
Foster, A	Waterloo, Ont	1,000 00	100 00
Galloway, L. A	Kitchener, Ont	2,500 00	250 00
Garden, A. C	Hamilton, Ont	5,000 00	500 00
Gardiner, Miss B. W	Waterloo, Ont	500 00	50 00
Gibbs, M. P	St. Johns, Nfld	5,000 00	500 00
Gies, C. R	Waterloo, Ont	1,000 00	100 00
Gies, Mrs. M	Kitchener, Ont	1,500 00	150 00
Glass, L. G	London, Ont	1,000 00	100 00
Goudie, A. R	Kitchener, Ont	5,000 00	500 00
Godden, E. J	St. Johns, Nfld	7,500 00	750 00
Goebel, Miss M. G	Hespeler, Ont	5,000 00	500 00
Goebel, C. A	Hespeler, Ont	5,000 00	500 00
Grosz, G	Waterloo, Ont	2,500 00	250 00
Gillies, Sen. A. B	Whitewood, Sask	1,000 00	100 00
Gueguen, J. L	Ottawa, Ont	1,000 00	100 00
Goobie, W. R	St. Johns, Nfld	1,000 00	100 00
Granger, Jas	London, Ont	10,000 00	1,000 00
Haehnel, G. C	Waterloo, Ont	2,500 00	250 00
Hagedorn, L	Kitchener, Ont	2,500 00	250 00
Haight, J. C	Waterloo, Ont	20,000 00	2,000 00
Hall, O	Coniston, Ont	2,500 00	250 00
Hasenpflug, O	Waterloo, Ont	1,000 00	100 00
Harvey, Rev. W. H	Waterloo, Ont	200 00	20 00
Hasenpflug, P	Waterloo, Ont	1,000 00	100 00
Harvey, Mrs. R	Kitchener, Ont	500 00	50 00
Hass, H	Waterloo, Ont	5,000 00	500 00
Hawkins, Miss A. L	Waterloo, Ont	3,000 00	300 00
Hawkins, Miss H	Waterloo, Ont	3,000 00	300 00
Hawkins, Miss G	Waterloo, Ont	5,000 00	500 00
Hastings, M. B	Toronto, Ont	2,000 00	200 00
Heggie, Dr. D. L	Brampton, Ont	1,500 00	150 00
Hay, T. L	Woodstock, Ont	1,000 00	100 00
Hammond, H. S	Woodstock, Ont	1,000 00	100 00
Henderson, Dr. N	London, Ont	10,000 00	1,000 00
Hamel, E	Kitchener, Ont	1,200 00	120 00
Hilliard, Dr. W. L	Waterloo, Ont	11,000 00	1,100 00
Hilliard, Dr. J. A	Kitchener, Ont	8,000 00	800 00
Hilliard, W	Waterloo, Ont	500 00	50 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Holmes, Dr. L. S.	London, Ont.	2,500 00	250 00
Hickman, A. E.	St. Johns, Nfld.	5,000 00	500 00
Hodgson, J. C.	Winona, Ont.	5,000 00	500 00
Huenergard, A. J. C.	Waterloo, Ont.	20,000 00	2,000 00
Huenergard, M.	Kitchener, Ont.	1,500 00	150 00
Irwin, Ed.	London, Ont.	11,500 00	1,150 00
Jaches, Dr. H. L.	Regina, Sask.	5,000 00	500 00
Jennings, Mrs. E.	Hamilton, Ont.	2,500 00	250 00
Jackson, Dr. G. E.	Buffalo, N.Y.	5,000 00	500 00
Jaques, C. E.	Kitchener, Ont.	2,500 00	250 00
Kaatz, Miss E.	Waterloo, Ont.	1,000 00	100 00
Kaatz, Miss R.	Waterloo, Ont.	500 00	50 00
Kalbfleisch, Dr. F. H.	Kitchener, Ont.	2,500 00	250 00
Kaufman, M. R.	Kitchener, Ont.	2,500 00	250 00
Kennedy, Dr. S. M.	London, Ont.	5,000 00	500 00
Kerr, J. A.	Kitchener, Ont.	1,000 00	100 00
Kimmel, A. H.	Kitchener, Ont.	5,000 00	500 00
Klepper, J.	Kitchener, Ont.	2,500 00	250 00
Kuhn, H. J.	Centralia, Ont.	1,000 00	100 00
Laird, H. W.	Regina, Sask.	1,000 00	100 00
Laird, Mrs. L.	Regina, Sask.	9,000 00	900 00
Lawson, Ray.	London, Ont.	5,000 00	500 00
Lindsay, W. H.	Hagersville, Ont.	1,000 00	100 00
Littlejohns, F.	Highgate, Ont.	1,000 00	100 00
Lake, Dr. W. E.	Ridgetown, Ont.	300 00	30 00
Lawrence, J. H.	Highgate, Ont.	1,000 00	100 00
Love, F. G.	Toronto, Ont.	1,000 00	100 00
Longworth, P.	Norwich, Ont.	2,500 00	250 00
Lugsden, H. L.	Toronto, Ont.	1,000 00	100 00
Learn, A. B.	Waterloo, Ont.	500 00	50 00
Lederman, Dr. S.	Kitchener, Ont.	5,000 00	500 00
McCallum, A. D.	London, Ont.	1,000 00	100 00
MacCallum, J. J.	Kitchener, Ont.	1,000 00	100 00
McConnell, J. E.	London, Ont.	5,000 00	500 00
MacDougall, Dr. D. S.	Russell, Ont.	500 00	50 00
McDowell, M.	Oxford Centre, Ont.	2,500 00	250 00
McFarland, F. W.	London, Ont.	5,000 00	500 00
McFarlane, A.	Saskatoon, Sask.	5,000 00	500 00
McGanity, Dr. A. J.	Kitchener, Ont.	500 00	50 00
McKennedy, W.	Toronto, Ont.	1,000 00	100 00
McDonell, W. A.	Coniston, Ont.	2,000 00	200 00
McKindsey, L. S.	Hamilton, Ont.	5,000 00	500 00
McKinnon, Dr. J. P.	Guelph, Ont.	2,800 00	280 00
McLachlin, G.	London, Ont.	5,000 00	500 00
McKinnon, Dr. K. L.	Renfrew, Ont.	1,000 00	100 00
MacLachlin, L. E.	Ottawa, Ont.	5,000 00	500 00
McKinney, Mrs. E. H.	Toronto, Ont.	2,500 00	250 00
McLaren, C. L.	Highgate, Ont.	500 00	50 00
McEwen, J.	Woodstock, Ont.	15,000 00	1,500 00
Macdonald, J. D.	Essex, Ont.	2,500 00	250 00
McColl, C. G.	Leamington, Ont.	500 00	50 00
McLean, Dr. H.	Regina, Sask.	10,000 00	1,000 00
McPherson, A.	London, Ont.	5,000 00	500 00
McPherson, H.	St. Johns, Nfld.	6,500 00	650 00
McMullin, W. B.	Bruce Mines, Ont.	2,500 00	250 00
Magee, J. E.	London, Ont.	10,000 00	1,000 00
Martin, J. A.	Kitchener, Ont.	10,000 00	1,000 00
Mahood, G. W.	Kingston, Ont.	2,500 00	250 00
Manning, W. N.	London, Ont.	5,000 00	500 00
Mair, W. K.	Chesley, Ont.	2,500 00	250 00
Martin, Miss L.	Hamilton, Ont.	1,000 00	100 00
Mather, J. W.	Guelph, Ont.	1,200 00	120 00
Martin, Hon. W.	Regina, Sask.	10,000 00	1,000 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Mistele, H. G	Waterloo, Ont	5,000 00	500 00
Mitchell, E. C	London, Ont	24,000 00	2,400 00
Milley, H. J. W	St. Johns, Nfld	1,000 00	100 00
Miller, Dr. F. H	Aylmer, Ont	5,000 00	500 00
Milne, Jas. G	Norwich, Ont	9,000 00	900 00
Milne, J. W	Norwich, Ont	800 00	80 00
Meikle, Dr. T. D	Mount Forest, Ont	1,000 00	100 00
Mitchell, J. A	Toronto, Ont	5,000 00	500 00
Mitchell, Prof. S. A	University, Va	20,000 00	2,000 00
Mitchell, W. E	Kitchener, Ont	2,500 00	250 00
Morton, Dr. C. S	Halifax, N.S	10,000 00	1,000 00
Mountain, Mrs. D. C	Stratford, Ont	800 00	80 00
Moyer, H. A	Kitchener, Ont	1,500 00	150 00
Murdoch, G	Simcoe, Ont	10,000 00	1,000 00
Murphy, Jas. E	Thorold, Ont	500 00	50 00
Murphy, Dr. S	Renfrew, Ont	2,000 00	200 00
Mulvihill, Dr. M. J	Pembroke, Ont	500 00	50 00
Monroe, W	St. Johns, Nfld	2,000 00	200 00
Moser, J. D	Hamilton, Ont	2,500 00	250 00
Neal, W. R	St. Johns, Nfld	1,000 00	100 00
Noble, C. A	Leamington, Ont	500 00	50 00
Noble, Alex. N	Norval, Ont	2,500 00	250 00
Newell, W. T	Stratford, Ont	1,000 00	100 00
Orme, Dr. T. D	Lucan, Ont	500 00	50 00
O'Donnell, C. W	Waterloo, Ont	200 00	20 00
Penabaker, D. N	Hespeler, Ont	500 00	50 00
Peine, L	New Hamburg, Ont	1,500 00	150 00
Pennington, C. H	Norwich, Ont	500 00	50 00
Playfair, L. L	Hamilton, Ont	2,500 00	250 00
Patterson, Dr. J. R	Red Deer, Alta	500 00	50 00
Pirie, Dr. A. F	Dundas, Ont	5,000 00	500 00
Poole, W. W	Toronto, Ont	1,000 00	100 00
Poff, L	Gadshill, Ont	2,500 00	250 00
Power, H. P	Waterloo, Ont	500 00	50 00
Pope, W. B	London, Ont	5,000 00	500 00
Peters, G	London, Ont	5,000 00	500 00
Quinlan, P. F	Stratford, Ont	2,500 00	250 00
Quinn, Mrs. G. E	Regina, Sask	5,000 00	500 00
Ratz, Mrs. H. E	Waterloo, Ont	500 00	50 00
Reed, H. McA	Waterloo, Ont	500 00	50 00
Reid, J	Kitchener, Ont	2,500 00	250 00
Reycraft, J. W	Muirkirk, Ont	2,000 00	200 00
Riddell, J. M	Stratford, Ont	11,100 00	1,110 00
Riffer, N	Kitchener, Ont	500 00	50 00
Ring, G. F	Halifax, N.S	5,000 00	500 00
Robinson, A. J	Waterloo, Ont	1,500 00	150 00
Robinson, W. E	London, Ont	10,000 00	1,000 00
Roschman, R	Waterloo, Ont	1,000 00	100 00
Rousseau, M	St. Anne de la Pirade	20,000 00	2,000 00
Roux, J	St. Therese, P.Q	1,000 00	100 00
Ross, P. D	Ottawa, Ont	2,000 00	200 00
Rueffer, F. D	Waterloo, Ont	500 00	50 00
Rueffer, Henry	Baden, Ont	500 00	50 00
Ruppell, C. H	Waterloo, Ont	500 00	50 00
Ruthig, W. A	New Hamburg, Ont	1,000 00	100 00
Russell, J. A	Chicago, Ill	1,000 00	100 00
Sanderson, Miss L	Stratford, Ont	3,000 00	300 00
Sandford, R. H	Kitchener, Ont	1,000 00	100 00
Schaefer, G. B	Waterloo, Ont	2,500 00	250 00
Schantz, F. A	Kitchener, Ont	5,000 00	500 00
Schreiber, Miss C	Waterloo, Ont	2,500 00	250 00
Shantz, Miss M	Waterloo, Ont	1,000 00	100 00
Shantz, W. W	Waterloo, Ont	2,500 00	250 00
Shelley, L. W	Kitchener, Ont	1,000 00	100 00
Shoebottom, Dr. W. M	London, Ont	5,000 00	500 00
Shoemaker, H. W	Kitchener, Ont	1,000 00	100 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Slater, Dr. R. F	Hespeler, Ont	14,500 00	1,450 00
Shuh, F	Waterloo, Ont	1,000 00	100 00
Smallwood, W. R	St. Johns, Nfld	5,000 00	500 00
Sharp, Mrs. J	Hamilton, Ont	2,500 00	250 00
Smith, A. J	London, Ont	1,000 00	100 00
Smith, Dr. D	Stratford, Ont	2,500 00	250 00
Smith, R. W	Dunnville, Ont	2,000 00	200 00
Smith, E	Stratford, Ont	200 00	20 00
Smith, M. J	Waterloo, Ont	8,500 00	850 00
Smith, G. F	Arthur, Ont	200 00	20 00
Sproule, W. H	Guelph, Ont	1,000 00	100 00
Sanderson, Mrs. E	Waterloo, Ont	500 00	50 00
Schinbein, G	Conestogo, Ont	1,000 00	100 00
Snyder, Mrs. E. (in trust)	Waterloo, Ont	100 00	10 00
Snyder, H. Ward	Waterloo, Ont	300 00	30 00
Snyder, I	Waterloo, Ont	2,500 00	250 00
Somerville, F	Regina, Sask	2,500 00	250 00
Steben, Z	Montreal, P.Q	1,000 00	100 00
Speers, G	Regina, Sask	5,000 00	500 00
Steckenreiter, J. C	Waterloo, Ont	1,000 00	100 00
Sparling, Dr. A. J	Pembroke, Ont	2,000 00	200 00
Stevenson, H. S	Regina, Sask	5,000 00	500 00
Stuart, S. R	Mitchell, Ont	5,000 00	500 00
Stuebing, E. G	Kitchener, Ont	2,000 00	200 00
Swartz, Mrs. Ella	Hamilton, Ont	4,000 00	400 00
Swartz, L. (in trust)	Hamilton, Ont	3,000 00	300 00
Swartz, Miles	Kitchener, Ont	1,000 00	100 00
Swartz, L	Hamilton, Ont	1,000 00	100 00
Stallwood, J. B	Beamsville, Ont	1,700 00	170 00
Taylor, C. M	London, Ont	5,000 00	500 00
Tait, I. R	Montreal, P.Q	3,000 00	300 00
Turnbull, C. W	Brantford, Ont	1,500 00	150 00
Thamer, Mrs. J. A	Toronto, Ont	200 00	20 00
Thompson, Dr. S	London, Ont	5,000 00	500 00
Trask, I	Baden, Ont	500 00	50 00
Tweed, S. C	Waterloo, Ont	112,800 00	11,280 00
Uffelman, W	Montreal, P.Q	6,500 00	650 00
Vickerman, Mrs. M	Preston, Ont	2,500 00	250 00
Vickerman, Thos. G	Preston, Ont	2,500 00	250 00
Vallentyne, H. J	Toronto, Ont	500 00	50 00
Vanbuskirk, W. F	Chatham, Ont	500 00	50 00
Ward, J. W	Highgate, Ont	1,000 00	100 00
Welker, A. H	Waterloo, Ont	20,000 00	2,000 00
Walker, G. E	Hamilton, Ont	2,000 00	200 00
Walker, J. C	Nanticoke, Ont	1,000 00	100 00
Watson, L. T	Montreal, P.Q	600 00	60 00
Watson, A. I	London, Ont	5,000 00	500 00
Weidenhammer, Miss N	Waterloo, Ont	2,500 00	250 00
Wellman, Dr. A. L	Waterloo, Ont	3,000 00	300 00
Wettlaufer, Mrs. E	Kitchener, Ont	1,000 00	100 00
White, Miss D	Kitchener, Ont	500 00	50 00
Wettlaufer, J	Waterloo, Ont	500 00	50 00
Wettlaufer, W. H	Waterloo, Ont	500 00	50 00
Walker, A	Toronto, Ont	2,000 00	200 00
White, Sen. S	Montreal, P.Q	35,000 00	3,500 00
Wilson, H. F	Kitchener, Ont	2,000 00	200 00
Wilson, S. J	Beamsville, Ont	2,500 00	250 00
Willis, G. N	London, Ont	1,000 00	100 00
Wegenast, Mrs. M	Aylmer, Ont	1,000 00	100 00
Wood, W. S	Woodstock, Ont	1,000 00	100 00
Williamson, E. W	Toronto, Ont	1,000 00	100 00
Wyatt, H. J	St. Johns, Nfld	5,000 00	500 00
Wing, Mrs. E. D	Guelph, Ont	1,000 00	100 00
Yull, T. H	London, Ont	2,500 00	250 00
Young, Gordon	Norwich, Ont	1,000 00	100 00
Ziegler, H. W	Waterloo, Ont	2,500 00	250 00
		$1,250,000 00	$125,000 00

RECAPITULATION

OF

Assets, Liabilities, Income and Disbursements of Life, and Life and Accident Insurance Companies

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1923.

Name of Company	LEDGER ASSETS								NON-LEDGER ASSETS			
	Real estate actual cost	Loans on real estate	Policy loans	Bonds and debentures	Stocks *	Cash	Other ledger assets	Total ledger assets (book value)	Interest and rents due and accrued	Outstanding and deferred premiums and annuity consideration	Other non-ledger assets (including stock premiums)	Total assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident	.....	27,250 00	.....	67,843 52	.....	5,121 19	.....	100,214 71	1,410 26	14,696 56	31,353 38	147,674 85
Empire Life Insurance Co.	.....	20,900 00	.....	47,835 38	.....	2,625 33	.....	71,360 71	649 45	4,243 41	28,987 00	a 105,240 57
Equity Life Assurance Co.	.....	448,284 92	190,964 15	356,385 50	.....	6,173 18	.....	1,001,807 75	13,802 27	19,749 35	.....	1,035,359 37
Ontario Equitable Life and Accident	55,194 74	173,297 77	85,106 14	812,056 43	6,000 00	47,752 50	10,582 65	1,189,990 23	16,610 38	139,782 84	26,618 99	b1,373,002 44
Re-insurance Company of Canada	.....	1,000 00	.....	234,731 81	44,107 47	10,228 87	533 27	290,601 42	2,991 70	8,601 67	7,048 86	c 309,243 65
Totals	55,194 74	670,732 69	276,070 29	1,518,852 64	50,107 47	71,901 07	11,115 92	2,653,974 82	35,464 00	187,073 83	94,008 23	2,970,520 88

The Government deposits (par value) at date of publication are as follows:—Commonwealth Life and Accident, $35,000; Empire Life, $25,000; Equity Life, $47,500; Ontario Equitable, $80,000, of which $27,000 applies to the contracts and obligations of the Policyholders Mutual Life acquired by the Ontario Equitable; Re-insurance Company of Canada, $25,000.00.

(a) Not including office equipment, $2,331.04.

(b) Not including office equipment, $26,214.26.

(c) Not including office equipment, $3,121.78.

* Not permissible investment under R.S.O. 1914, c. 183, s. 111.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1923.

Name of Company	*Net liability under contracts in force for payments not due (Reserve)	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims	Miscellaneous liability under assurance contracts	Provision for Profits		Investment contingency and special reserve funds	Shareholders' surplus and unpaid dividends	Borrowed money and bank over-drafts	All other liabilities	Total liabilities	Excess of assets over liabilities (excluding capital from liabilities)	Capital stock paid-up	Net amount at risk
					Deferred dividend policies	All other policies								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life	39,984 00	.....	.....	1,160 14	.....	1,504 00	.....	.....	.....	7,700 78	50,348 92	97,325 93	87,092 50	3,359,365 00
Empire Life Ins. Co.	5,770 00	.....	.....	38 75	.....	.....	1,067 79	.....	.....	4,932 21	11,808 75	93,431 82	56,616 00	846,475 00
Equity Life Assurance Co.	940,438 00	6,000 00	.....	4,782 95	.....	900 00	.....	43,403 25	.....	4,435 17	999,959 37	35,400 00	35,400 00	5,142,478 00
Ontario Equitable	1,049,703 00	5,000 00	.....	14,582 90	.....	.....	42,008 23	.....	145,000 00	3,709 19	1,260,003 32	112,999 12	107,160 00	19,904,479 00
Re-insurance Company of Canada	27,955 00	.....	.....	.....	.....	.....	.....	.....	50,000 00	1,108 50	79,063 50	230,180 15	125,000 00	2,698,116 00
Totals	2,063,850 00	11,000 00	.....	20,564 74	.....	2,404 00	43,076 02	43,403 25	195,000 00	21,885 85	2,401,183 86	569,337 02	411,268 50	31,950,913 00

*Om (5) 3½% with statutory allowance.

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.—Continued.

Income for the Year Ending 31st December, 1923.

Name of Company	Assurance premiums and consideration for annuities	Consideration for supplementary contracts	Amounts left with company (arising out of assurance contracts)	Interest, dividends and rents	Gross profit on sale or maturity of ledger assets	Premium on capital	All other income	Total income (excluding receipts on account of capital stock)	Paid on capital stock
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life	80,717 81	.....	.....	3,251 43	275 00	36,171 92	121 37	120,537 53	31,762 50
Empire Life Insurance Co	19,827 84	.....	.....	2,115 08	.....	65,302 00	.....	87,244 92	56,616 00
Equity Life Assurance Co	147,269 25	.....	.....	58,084 09	6,077 37	.....	.....	211,430 71	.....
Ontario Equitable	502,554 33	.....	.....	33,383 55	2,264 49	12,900 00	4 00	551,106 37	5,160 00
Re-insurance Company of Canada	48,871 21	.....	.....	12,971 38	780 71	.....	.....	62,623 30	.....
Totals	799,240 44	.....	.....	109,805 53	9,397 57	114,373 92	125 37	1,032,942 83	93,538 50

Disbursements for the Year Ending 31st December, 1923.

Name of Company	Taxes, licenses and fees	Head office, branch office and agency expenses	All other expenses	Total expenses	In respect of assurance and annuity contracts	Supplementary contracts, premium reductions and deposits withdrawn	Dividends to shareholders	Gross loss on sale or maturity of ledger assets	All other disbursements	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life	747 62	84,127 72	33,643 14	118,518 48	6,969 65	.....	.....	.....	.....	125,488 13
Empire Life Insurance Co	.....	35,243 31	36,320 22	71,563 53	.....	.....	.....	.....	936 68	72,500 21
Equity Life Assurance Co	3,123 84	38,411 04	6,364 39	47,899 27	51,432 48	.....	2,124 00	.....	.....	101,455 75
Ontario Equitable	8,499 22	210,590 58	41,430 26	260,520 06	58,311 18	.....	.....	.....	.....	318,831 24
Re-insurance Co. of Canada	460 29	17,156 89	4,343 66	21,960 84	15,669 56	.....	.....	.....	.....	37,630 40
Totals	12,830 97	385,529 54	122,101 67	520,462 18	132,382 87	.....	2,124 00	.....	936 68	655,905 73

Joint Stock Fire Insurance Companies

Year ending 31st December, 1923

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, FEDERAL BUILDING, TORONTO

Organized or incorporated, Ontario Insurance Act, December 5th, 1922.
Commenced business January 2nd, 1923.

OFFICERS:

President—W. S. MORDEN, K.C.
1st Vice-President—S. C. TWEED.
2nd Vice-President—T. S. KERR.
Manager—HAROLD W. MAGEE.
Secretary—GEORGE A. GORDON.
Treasurer—ALAN COATSWORTH.
Inspector—WILFRID I. MAGEE.

DIRECTORS:

W. S. MORDEN, K.C.
S. C. TWEED.
T. S. KERR.
J. A. CARVETH.
EMERSON T. COATSWORTH, LL.B.
ARTHUR ALLEN.
OLIVER HEZZELWOOD.
HAROLD W. MAGEE.
GEORGE A. GORDON.

AUDITORS:

ALBERT J. WALKER, F.C.A.
HOLLAND PETTIT, C.A.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized.....$1,000,000		
	$	$ c.
Capital stock at beginning of year	326,300	28,486 75
Calls on capital received during year	.....	53,088 25
Capital stock issued during year	73,700	13,800 00
Total	400,000	95,375 00
Total capital stock at end of year	400,000	95,375 00

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year	16,315 00
Amount received during the year	3,685 00
Total amount paid to December 31, 1923	20,000 00

Assets

Book value of bonds, debentures and debenture stocks owned by the Company		$100,129 39
Cash at head office		5,452 06
Cash in banks		21,358 82
Interest		1,253 58
Agents' balances and premiums uncollected (net, commission deducted)		4,840 83
Amount due for reinsurance on losses already paid		543 36
Plans, $4,044.91; furniture and fixtures, $2,753.40		6,798 31
Gross assets of Company		$140,376 35
Deduct assets not admitted:		
Agents' balances on premiums written prior to October 1, 1923	$214 08	
Office furniture and fixtures	2,753 40	
Maps and plans	4,044 91	
Total deductions	$7,012 39	7,012 39
Total admitted assets of the Company		$133,363 96

Liabilities

Liabilities in Ontario

Gross amount of claims unsettled	$5,450 00	
Deduct reinsurance	3,075 00	
Total provision for unpaid claims in Ontario		$2,375 00
Total net reserve, $60,043.66; carried out at 80 per cent. thereof		48,034 92
Reinsurance premiums owing, $6,975.92; less commission deducted		6,975 92
Total liabilities in Ontario (except capital stock)		$57,385 84
Excess of assets over all liabilities		$75,978 12
Capital stock paid in cash		$95,375 00

Underwriting Account

Premiums Written

	Fire		
Gross premiums in Ontario		$154,398 41	
Less reinsurance ceded	$45,621 85		
Less return premiums	11,411 99	57,033 84	
Total net premiums in Ontario			$97,364 57

Losses and Expenses Incurred

	Fire	
Gross losses incurred during the year	$55,923 99	
Deduct reinsurances	23,014 35	
Net amount incurred		$32,909 64
Adjustment expenses incurred in Ontario		744 58
Commission or brokerage in Ontario		19,120 41
Taxes, licenses and fees		560 00
Salaries of head office officials and employees, $11,530.75; directors' fees, $419.00; travelling expenses, officials, $399.04		12,348 79
All other expenditures, viz.: Furniture and fixtures, $2,753.40; legal expenses, $1,518.12 (organization $1,500.00) maps and plans, $4,044.91; postage telegrams, telephone and express, $1,002.40; printing and stationery and advertising, $6,863.17; rents, $1,980.63; sundry office expenses, $3,182.47		21,345 10
Total expenditure incurred		$87,028 52

Profit and Loss Account

Losses incurred	$32,909 64	Reserve of unearned premiums at the beginning of year	.....
Expenses incurred	54,118 88	Net premiums written	$97,364 57
Reserve of unearned premiums at end of year	48,034 92	Underwriting loss	37,698 87
	$135,063 44		$135,063 44
Underwriting loss brought down	$37,698 87	Interest, dividends and rents earned	3,712 15
Commission for sale of stock	6,000 00	Interest on bank balance	488 90
		Premium received on capital stock	20,000 00
		Other gains; endorsement fees	14 80
		Net loss during the year	19,483 02
	$43,698 87		$43,698 87

Summary of Risks and Premiums—Fire

Risks and Premiums	In Ontario	
	Amount	Premiums
	$	$ c.
Gross in force at end of 1922	Nil	Nil
Taken in 1923, new and renewed	14,132,156	154,398 41
Totals	14,132,156	154,398 41
Less ceased (including renewed)	1,688,050	18,893 60
Gross in force at end of 1923	12,444,106	135,504 81
Less reinsured	3,708,330	42,939 72
Net in force at end of 1923	8,735,776	92,565 09

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Ackerman, H. W.	Belleville, Ont.	5,000 00	1,250 00
Adams, Mrs. Olive M.	Toronto	500 00	125 00
Agnew, Joseph	Lucknow, Ont.	200 00	50 00
Agnew, L. M.	Lucknow, Ont.	200 00	50 00
Allen, Arthur	Trenton, Ont.	17,000 00	4,250 00
Allen, Geo. L.	Mount Forest, Ont.	200 00	50 00
Alexander & Cable Lith. Co.	Toronto	2,000 00	500 00
Appleton, C. N.	Toronto	1,000 00	250 00
Armstrong, N. A.	Toronto	1,500 00	375 00
Asquith, P. N.	Toronto	1,500 00	375 00
Atkinson, Jessie (in trust)	Toronto	2,000 00	500 00
Bach, J. E.	Toronto	500 00	125 00
Bartindale, Miss B. P.	Toronto	100 00	25 00
Bateman, Dr. R. M.	Toronto	1,000 00	250 00
Beatty, William	Toronto	300 00	75 00
Beckstead, M. S.	Williamsburg, Ont.	100 00	25 00
Bell, Dr. C. B.	Toronto	5,000 00	1,250 00
Bell, Harry J.	Walkerville, Ont.	2,000 00	500 00
Black, W. A.	Toronto	1,000 00	250 00
Boake, Mrs. Rose Elliott	Toronto	500 00	125 00
Boles, R. P.	Toronto	1,000 00	250 00
Bolton, Norman E.	Toronto	2,000 00	500 00
Bothwell, Dr. J. A.	Toronto	1,000 00	250 00
Bothwell, Miss Mary Janet	Toronto	1,000 00	250 00
Bragg, Miss Frances E.	Toronto	500 00	125 00
Brayley, J. E.	Toronto	1,000 00	.....
Brown, T. H.	Toronto	1,500 00	375 00
Burry, George	Toronto	2,000 00	500 00
Burry, James A.	Toronto	2,000 00	500 00
Byam, P. M.	Toronto	1,000 00	250 00
Carleton, E. M.	Toronto	4,000 00	1,000 00
Carton, Mrs. Katie	Toronto	200 00	50 00
Carveth, J. A.	Toronto	10,000 00	2,500 00
Case, W. H.	Toronto	400 00	100 00
Clegg, William H.	Toronto	1,000 00	250 00
Coatsworth, Alan	Toronto	21,200 00	3,200 00
Coatsworth, Amey (Mrs.)	Toronto	1,500 00	375 00
Coatsworth, C. H.	Toronto	500 00	125 00
Coatsworth, C. P.	Toronto	5,000 00	1,250 00
Coatsworth, E. (Judge)	Toronto	3,000 00	750 00
Coatsworth, E. T.	Toronto	1,000 00	250 00
Coatsworth, Mrs. Mary A. V.	Toronto	4,000 00	1,000 00

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Coatsworth, Dr. R. C	Toronto	9,500 00	2,375 00
Coatsworth, Miss Vida S	Toronto	1,000 00	250 00
Collins, Geo	Trenton, Ont	200 00	50 00
Conway, Mrs. Lizzie	Toronto	1,000 00	250 00
Cornell, W. H	Toronto	500 00	125 00
Cosens, Abner	Wingham, Ont	200 00	50 00
Cotty, H. J	Stratford, Ont	200 00	50 00
Coughlin, M	Toronto	1,000 00	250 00
Cox, Walter B	Toronto	500 00	125 00
Craigie, J. W	Goderich, Ont	500 00	125 00
Cragg, A. F	Lindsay, Ont	100 00	25 00
Cratchley, Earle C	Toronto	200 00	50 00
Cratchley, Thos	Toronto	200 00	50 00
Coles, Miss Alice M	Toronto	500 00	125 00
Coles, Mrs. Mable	Toronto	500 00	125 00
Coles, William F	Toronto	1,000 00	250 00
Cromwell, Mrs. Eva T	Port Stanley, Ont	100 00	25 00
Crowe, Mrs. C. H	Humber Bay P.O., Ont	5,000 00	1,250 00
Culligan, Miss Vera	Toronto	100 00	25 00
Darling, L. A	Toronto	1,000 00	250 00
Davis, Ammon	Toronto	4,000 00	1,000 00
Denton, C. H	Tillsonburg, Ont	500 00	125 00
Devitt, G. Wilmer (in trust	Toronto	1,000 00	250 00
Dickson, R. N	Toronto	1,500 00	375 00
Dilworth, W. A	Toronto	4,000 00	1,000 00
Dingman, W. S	Toronto	1,000 00	250 00
Durham, Mrs. A. A	Bond Lake, Ont	1,000 00	250 00
Durham, Mrs. Eliza	Toronto	300 00	75 00
Durham, J. R	Warren, Pa., U.S.A	300 00	75 00
Dyer, Miss E. Vyvyan	Toronto	500 00	125 00
Falls, F. N	Amherstburg, Ont	300 00	75 00
Fisher, F. W	Toronto	1,000 00	250 00
Fitzgerald, F. H	New York City, U.S.A	10,000 00	2,500 00
Follett, Ella A	Toronto	500 00	125 00
Forster, A. I	Toronto	1,000 00	250 00
Francis, John H	Thornhill, Ont	1,000 00	250 00
Fraser, Mrs. Agnes May	Trenton, Ont	500 00	125 00
French, T. H	Toronto	300 00	75 00
Gentleman, E	Toronto	1,000 00	250 00
Gibson, G. A	Toronto	1,000 00	250 00
Gibson, Mrs. Jennie R	Brockville, Ont	1,000 00	250 00
Gibson, Thos. W	Toronto	2,000 00	500 00
Gilbert, Mrs. Thyrza	Toronto	500 00	125 00
Gilroy, G. F	Toronto	500 00	125 00
Gilroy, Mrs. M. I	Toronto	500 00	125 00
Gordon, Geo. A	Toronto	12,500 00	3,125 00
Gordon, W. C	Toronto	500 00	125 00
Grieve, Dr. Geo. W	Toronto	2,000 00	500 00
Griffiths, G. E	Toronto	1,000 00	250 00
Guest, Geo. H	Toronto	400 00	100 00
Haig, Jas. D	Cobourg, Ont	100 00	25 00
Halliday, M. A	Chesley, Ont	500 00	125 00
Hambly, Geo. W	Toronto	2,000 00	500 00
Hambly, Mrs. George	Toronto	2,000 00	500 00
Hanna, W. J	Toronto	1,000 00	250 00
Henderson, Gideon E	Toronto	800 00	200 00
Hezzelwood, Oliver	Toronto	1,000 00	250 00
Hillock, C. W	Toronto	500 00	125 00
Hillock, F. S	Toronto	1,000 00	250 00
Hinder, Paul G	Toronto	500 00	125 00
Hughes, Stewart H	Toronto	1,000 00	250 00
Ireland, G. A	Trenton, Ont	500 00	125 00
Ireland, W. E	Toronto	2,000 00	200 00

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
James, A.	Toronto	100 00	25 00
Jones, Alfred E. F.	Stratford, Ont	1,000 00	250 00
Jones, Miss Florence H.	Toronto	500 00	125 00
Jupp, Mrs. Harriett	Toronto	3,000 00	750 00
Jupp, J. Warden	Toronto	4,000 00	1,000 00
Kerr, S. L.	Aurora, Ont	500 00	125 00
Kerr, T. S.	Toronto	20,000 00	5,000 00
Ketcheson, H. F.	Belleville, Ont	2,000 00	500 00
Lyons, W. E.	Newmarket, Ont	1,000 00	250 00
Magee, Harold W.	Toronto	25,500 00	6,375 00
Magee, Wilfrid I.	Toronto	14,000 00	2,125 00
Maher, J. P.	Toronto	4,000 00	1,000 00
Malcolm, James	Markham, Ont	200 00	50 00
Marshall, Thomas L.	Toronto	1,000 00	250 00
Maxwell, Herbert	Toronto	5,000 00	1,250 00
Mayhew, H. E.	Trenton, Ont	3,000 00	750 00
Medcalf, F. H.	Toronto	1,000 00	250 00
Metcalfe, E. C.	Deseronto, Ont	2,000 00	500 00
Mills, Jno.	Hanover, Ont	1,500 00	375 00
Mitchell, Abner G.	Toronto	200 00	50 00
Mitchell, Dr. L. D.	LaGrange, Ga., U.S.A.	2,000 00	500 00
Mitchell, H. B.	LaGrange, Ga., U.S.A.	500 00	125 00
Monteith, John C.	Stratford, Ont	100 00	25 00
Moon, Miss Annie E.	Ingersoll, Ont	300 00	75 00
Morden, W. S.	Toronto	25,000 00	6,250 00
Morden, W. S. and Caroline H. (in trust for Catharine B. Morden)	Toronto	500 00	125 00
Morden, W. S. and Caroline H. (in trust for Kenneth G. Morden)	Toronto	500 00	125 00
Morden, W. S. and Caroline H. (in trust for Wilson D. S. Morden)	Toronto	500 00	125 00
Morrow, Oscar L.	Brighton, Ont	500 00	125 00
Myles, A. G.	Toronto	1,000 00	250 00
Myles, H. E.	Toronto	1,000 00	250 00
McArthur, H. H.	Toronto	2,000 00	500 00
McBride, Percy A.	Toronto	1,000 00	250 00
McClellan & Switzer	Keswick, Ont	100 00	25 00
McClelland, Jno. H.	Brampton, Ont	500 00	125 00
McClure, R. H.	Toronto	5,000 00	1,250 00
McColl, D. D.	Toronto	300 00	75 00
McGee, Mrs. Frances	Toronto	100 00	25 00
McGee, William S.	Toronto	1,000 00	250 00
McGill, Miss Sadie	Toronto	500 00	125 00
McLennan, F. D.	Cornwall, Ont	3,000 00	750 00
Nornabell, J. L. C.	Toronto	500 00	25 00
Paterson, J. A.	Hanover, Ont	200 00	50 00
Peasnell, F. W.	Toronto	500 00	125 00
Peine, Louis	New Hamburg, Ont	500 00	125 00
Petrie, S.	Milverton, Ont	100 00	25 00
Pettit, Holland	Toronto	1,000 00	250 00
Pippy, William G.	Toronto	1,000 00	100 00
Poole, W. J.	Toronto	500 00	125 00
Powers, W. B.	Trenton, Ont	1,000 00	250 00
Prat, R.	Toronto	1,000 00	250 00
Price, W. R.	Niagara Falls, Ont	1,000 00	250 00
Purdy, D. R.	Trenton, Ont	500 00	125 00
Ralston, Walter	Lefroy, Ont	200 00	50 00
Ramsay, Allan A.	Niagara-on-the-Lake	2,000 00	500 00
Reid, Homer	Meaford, Ont	500 00	125 00
Richardson, W. J. H.	Whitby, Ont	500 00	125 00
Ritchie, H. P.	Toronto	2,000 00	500 00
Ritchie, Mary E.	Toronto	1,500 00	375 00
Robinson, W. J.	Toronto	1,000 00	250 00

LIST OF SHAREHOLDERS—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
		$ c.	$ c.
Robson, W. H	Toronto	500 00	125 00
Ruppel, Oscar	Elmira, Ont	100 00	25 00
Saigeon, J. T	Maple, Ont	500 00	125 00
Scanlon, A. E	Bradford, Ont	500 00	125 00
Schumacher, J. J	Walkerton, Ont	500 00	125 00
Scott, James	Toronto	4,000 00	1,000 00
Shore, Mrs. Lyla M	Ottawa, Ont	500 00	125 00
Simmons, John S	Toronto	2,000 00	500 00
Snider, Frances B	Toronto	2,000 00	500 00
Snyder, Gladys E	Toronto	1,000 00	250 00
Stewart, Dr. C. G	Toronto	1,000 00	250 00
Stewart, Dr. J. O	Toronto	1,000 00	250 00
Stewart, Mary Marjorie	Toronto	700 00	175 00
Sutherland, H. W	Embro, Ont	100 00	25 00
Sutherland, W. S	Toronto	300 00	75 00
Taylor, Henry	Belleville, Ont	5,000 00	1,250 00
Thompson & Sons, Limited	Toronto	1,000 00	250 00
Treloar, G. E	Toronto	200 00	50 00
Trelear, Lillie	Toronto	200 00	50 00
Tugg, H	Toronto	600 00	150 00
Tweed, S. C	Waterloo, Ont	10,000 00	2,500 00
Valsey, Edgar	Toronto	1,000 00	250 00
Vance, Mrs. Eva	Forest, Ont	200 00	50 00
Walker, Miss Annie A. E	Toronto	500 00	125 00
Walker, Albert J	Toronto	500 00	125 00
Walker, Edward C	Toronto	1,000 00	250 00
Walker, William	Toronto	2,000 00	500 00
Walton, J. M	Aurora, Ont	1,000 00	250 00
Warden, G. T	Toronto	2,500 00	625 00
Warren, F	Wales, Ont	500 00	125 00
Watson, Charles P	Toronto	1,000 00	250 00
Watson, Ernest G	Toronto	500 00	125 00
Weston, Garfield	Toronto	10,000 00	2,150 00
Whetstone, A. B	Harriston, Ont	500 00	125 00
White, W. W	Trenton, Ont	300 00	75 00
Wills, His Honour Judge J. F	Belleville, Ont	1,000 00	250 00
Wilson, G. E. R	Colborne, Ont	200 00	50 00
Winnett, Mrs. Laura	Toronto	500 00	125 00
Winnett, Vernon	Toronto	500 00	125 00
		$400,000 00	$95,375 00

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH STREET, TORONTO

Organized or incorporated, June 3rd, 1873. Commenced business, July 1st, 1873.
Amendments to charter, re-incorporated July 5th, 1921.

OFFICERS

President—ALFRED WRIGHT
Vice-President—JOSEPH WALMSLEY
Manager—JOSEPH WALMSLEY
Secretary—F. E. DINGLE

DIRECTORS

ALFRED WRIGHT
C. M. HORSWELL
JOSEPH WALMSLEY
C. H. C. FORTNER
ALBERT E. BLOGG
ALEXANDER MCLEAN

AUDITORS

A. C. NEFF, F.C.A.
OSCAR HUDSON, F.C.A.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized.....$500,000		
Capital stock.....	$100,000	$100,000

Assets

Mortgage loans on real estate, first charges.....		$33,100 00
Book value of bonds, debentures and other securities.....		410,589 97
Cash at head office.....		5,947 10
Cash in banks.....		43,630 59
Interest and dividends due, $6.25; interest accrued, $5,626.19.....		5,632 44
Agents' balances and premiums uncollected, written on or after October 1, 1923...		28,694 53
Furniture and fixtures, $2,642.36.....		2,642 36
All other assets, viz.:		
Suspense account, fire.....	$144 79	
Suspense account, plate glass.....	296 95	
		441 74
Gross assets of the Company.....		$530,678 73
Deduct assets not admitted:		
Maps and plans.....		2,642 36
Total admitted assets of the Company.....		$528,036 37

Liabilities

LIABILITIES IN ONTARIO

Net amount of claims unsettled, fire.....	$16,921 64	
Net amount of claims unsettled, automobile.....	449 76	
Net amount of claims unsettled, plate glass.....	143 50	
Total provision for unpaid claims in Ontraio.....		$17,514 90
Total net reserve.....		193,465 26
Taxes due and accrued.....		794 54
All other liabilities in Ontario, viz.:		
Adjusting expenses.....		$410 65
Audit fees.....		250 00
Millers and Manufacturers Insurance Company.....		187,576 36
Total liabilities in Ontario (except capital stock).....		$400,011 71
Total liabilities.....		$400,011 71
Excess of assets over all liabilities.....		$128,024 66
Capital stock paid in cash.....		100,000 00
Surplus of assets over all liabilities and paid-up capital.....		$28,024 66

Underwriting Account

Premiums Written

	Fire	Automobile	Plate Glass
Gross premiums written or renewed during the year	$348,615 56	$23,592 17	$10,924 11
Reinsurance ceded	$1,065 08		
Return premiums	52,143 73	$4,206 17	$839 84
Total deductions	$53,208 81	$4,206 17	$839 84
Net premiums	$295,406 75	$19,386 00	$10,084 27
Total net premiums written			$324,877 02

Losses and Expenses Incurred

Total net amount incurred for claims:	
In Ontario (no reinsurance), fire, $233,974.74; plate glass, $3,955.35; auto, $2,730.85	$240,660 94
Adjustment expenses incurred in Ontario, fire, $3,711.89; automobile, $474.70	4,186 59
Commission or brokerage in Ontario, fire, $65,274.33; plate glass, $2,661.41; automobile, $5,119.49	73,055 23
Taxes incurred:	
Under Ontario Corporations' Tax Act, $4,580.69; under Special War Revenue Act, 1915, $3,312.19; under Income War Tax Act, 1917, $4,510.81; other taxes, licenses and fees, $347.54	12,751 23
Salaries, fees and travelling expenses:	
Salaries of head office officials and employees, $14,000.00; auditors' fees, $500.00; travelling expenses, officials, $744.76	15,244 76
All other expenditures, viz.:	
Maps and plans, $204.04; postage, telegrams, telephone and express, $730.11; printing and stationery, $824.68; rents, $900.00; Underwriters' boards, $5,581.42; sundry charges, $177.99	8,418 24
Total expenditure incurred	$354,316 99

Profit and Loss Account

Losses incurred	$240,660 94	Reserve of unearned premiums at the beginning of year	$198,706 92
Expenses incurred	113,656 05	Net premiums written	324,877 02
Reserve of unearned premiums at end of year	193,465 26	Underwriting loss	24,198 31
	$547,782 25		$547,782 25
Underwriting loss brought down	$24,198 31	Interest, dividends and rents earned	$17,375 23
Dividends declared	20,000 00	Net loss during the year	26,823 08
	$44,198 31		44,198 31

Balance

Surplus of assets over liabilities at beginning of year	$54,847 74
Deduct net loss as above	26,823 08
Surplus of assets over liabilities at end of year	$28,024 66

SUMMARY OF RISKS AND PREMIUMS—Class of Business

Risks and Premiums	Fire		Plate Glass	Automobile
	Amount	Premiums	Premiums	Premiums
Gross in force at end of 1922	$31,951,100	$368,460 36	$11,322 76	$18,711 47
Taken in 1923, new and renewed	28,707,527	348,615 56	10,924 11	23,592 17
Totals	$60,658,627	$717,075 92	22,246 87	$42,303 64
Less ceased (including renewed)	31,516,330	372,713 04	11,923 24	23,501 70
Gross in force at end of 1923	$29,142,297	$344,362 88	$10,323 63	$18,801 94
Less reinsured	259,500	1,052 75	.....	.....
Net in force at end of 1923	$28,882,797	$343,310 13	$10,323 63	$18,801 94

List of Shareholders

Name	Residence	Amount subscribed for	Amount paid in cash
London & Lancashire Insurance Company, Limited	London, England	$88,000	$88,000
Blogg, A. E.	Toronto, Ontario	2,000	2,000
Fortner, C. H. C.	Toronto, Ontario	2,000	2,000
Horswell, C. M.	Toronto, Ontario	2,000	2,000
McLean, Alexander	Toronto, Ontario	2,000	2,000
Walmsley, Joseph	Toronto, Ontario	2,000	2,000
Wright, Alfred	Toronto, Ontario	2,000	2,000
		$100,000	$100,000

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, CANADA.

Organized or incorporated, 1898. Amendments to charter, 1905. Commenced business January 1st, 1898.

OFFICERS

President—ALFRED WRIGHT Manager—FREDERIC P. WYTHE
Secretary—A. E. BLOGG

DIRECTORS:

A. E. BLOGG, G. H. HENDERSON, ALEX. MACLEAN, A. W. BLAKE, E. H. H. LESTER, COLIN E. SWORD, H. A. BALDWIN, C. M. HORSWELL

AUDITORS:

ALBERT J. WALKER, F.C.A. RUTHERFORD WILLIAMSON, F.C.A.

Statement for the Year Ending 31st December, 1923.

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized	$500,000	
Capital stock	$300,000	$150,000

Assets

Book value of real estate held by the Company	$145,000 00
Mortgage loans on real estate, first charges	192,525 00
Book value of bonds, debentures and debenture stocks owned by the Company	387,359 18
Cash at head office	4,573 62
Cash in banks	4,733 64
Interest and dividends due, $351.25; interest accrued, $6,782.13	7,133 38
Agents' balances and premiums uncollected (net, commission deducted), written on or after October 1, 1923	20,543 49
Amount due for reinsurance on losses already paid	6,054 67
All other assets, viz.:	
Return premiums due from Reinsurance Companies	5,506 22
Total admitted assets of the company	$773,429 20

Liabilities

LIABILITIES IN ONTARIO

Gross amounts of claims unsettled	$37,930 58	
Deduct reinsurance	10,342 45	
Total provision for unpaid claims in Ontario		$27,588 13
Total net reserve, $486,615.35; carried out at 80 per cent. thereof		389,292 28
Taxes due and accrued		13,092 58
Total liabilities in Ontario (except capital stock)		$429,972 99
Excess of assets over all liabilities		343,456 21
Capital stock paid in cash		150,000 00
Surplus of assets over all liabilities and paid-up capital		$193,456 21

Underwriting Account

PREMIUMS WRITTEN

Gross premiums in Ontario	$690,300 52	
Less return premiums	211,960 87	
Total net premiums written in Ontario		$478,339 65

Losses and Expenses Incurred		
Gross losses incurred in Ontario	$409,958 05	
Reinsurance	40,814 15	
Total net amount incurred for claims in Ontario		$369,143 90
Adjustment expenses incurred in Ontario		7,554 47
Commission or brokerage in Ontario		111,546 75
Commission on profits in Ontario (M. & R.)		3,250 22
Taxes incurred:		
Under Ontario Corporations' Tax Act	$15,969 73	
Under Special War Revenue Act, 1915	322 56	
Under Income War Tax Act, 1917	5,970 94	
Other taxes, licenses and fees	16,712 41	
	$38,975 64	
Less appropriation 1922 to cover taxes	22,000 00	
		16,975 64
Salaries, fees and travelling expenses:		
Salaries of Head Office officials and employees, $34,204.70; auditors' fees, $1,600.00; travelling expenses, officials, $5,404.39		41,209 09
All other expenditures, viz.:		
Light, $431.92; legal expenses, $263.98; sundries, $2,785.64; postage, telegrams, telephone and express, $1,625.82; printing and stationery and advertising, $9,780.43; rents, $9,000.00; Underwriters' boards, tariff associations, etc., $5,206.52; building expenses, $6,937.65; interest, discount and exchange, $1,532.11		37,564 07
Total expenditure incurred		$587,244 14

Profit and Loss Account

Losses incurred	$369,143 90	Reserve of unearned premiums at the beginning of year	$539,482 25
Expenses incurred	218,100 24	Net premiums written	478,339 65
Reserve of unearned premiums at end of year	389,292 28		$1,017,821 90
Underwriting gain	41,285 48	Underwriting gain brought down	41,285 48
	$1,017,821 90	Interest, dividends and rents earned	49,002 89
		Bad debts recovered (previously written off)	132 98
Office furniture	113 50	Endorsement fees	651 37
Net gain during the year	92,747 22	Sale of bonds	1,788 00
	$92,860 72		$92,860 72

Balance

Surplus of assets over liabilities at beginning of year	$100,708 99
Add net gain as above	92,747 22
Surplus of assets over liabilities at end of year	$193,456 21

Summary of Risks and Premiums—Fire

Risks and Premiums	In Ontario	
	Amount.	Premiums
Gross in force at end of 1922	$125,237,203	$1,168,982 33
Taken in 1923, new and renewed	58,502,140	690,300 53
Totals	$183,739,343	$1,859,282 86
Less ceased (including renewed)	69,448,861	794,966 75
Gross in force at end of 1923	$114,290,482	$1,064,316 11
Less reinsured		66,296 50
Net in force at end of 1923	$114,290,482	$998,019 61

List of Shareholders

(As at 31st December, 1923)

Name	Residence	Amount subscribed for	Amount paid in cash
Baldwin, H. A.	14 East Richmond Street, Toronto	$1,000 00	$500 00
Blake, A. W.	Vancouver, B.C.	1,000 00	500 00
Blogg, A. E.	14 East Richmond Street, Toronto	1,000 00	500 00
Chantler, Thomas	701 West Queen Street, Toronto	500 00	250 00
Henderson, G. H.	Quebec, Quebec	1,000 00	500 00
Horswell, C. M.	14 East Richmond Street, Toronto	1,000 00	500 00
Lester, E. H. H.	14 East Richmond Street, Toronto	1,000 00	500 00
London & Lancashire Insurance Company, Limited	London, England	288,250 00	144,125 00
Macdonald, Jessie	Carleton Place, Ont.	250 00	125 00
MacLean, Alex	65 East Adelaide Street, Toronto	1,000 00	500 00
Merner, A., Estate	Trout Creek, Ontario	500 00	250 00
Munroe, M. J.	Edmonton, Alta	500 00	250 00
Munroe, William	Edmonton, Alta	1,000 00	500 00
Sword, Colin E.	Montreal, Que.	1,000 00	500 00
Wright, Alfred	14 East Richmond Street, Toronto	1,000 00	500 00
		$300,000 00	$150,000 00

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 189 ST. JAMES ST., MONTREAL

Organized or Incorporated, May 20th, 1905. Commenced business, 1906.

OFFICERS

President—JOS. D'HALEWYN. Manager—J. C. GAGNE.
Vice-President—H. SCHETAGNE, N.P. Secretary—J. C. GAGNE.

DIRECTORS

(As at date of filing statement.)

J. A. E. GAUVIN. R. DUFRESNE.
S. J. GIRARD. J. PELLETIER.
J. O. MOUSSEAU. J. C. HEBERT.
A. R. RANGER. J. P. LAPORTE.
J. L. PERRON. ERN. SYLVESTRE.

AUDITOR

GEO. GONTHIER.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923

Capital Stock

		Amount subscribed for	Amount paid in cash
Amount of capital stock authorized	$1,000,000		
Capital stock at beginning of year			
Capital stock at beginning of year		$984,800	$160,598 00
Calls on capital received during year		.....	76,152 73
Total		$984,800	$236,750 73
Capital stock at end of year		$984,800	$236,750 73

ASSETS

Book value of real estate		$11,477 83
Mortgage loans on real estate		24,084 46
Book value of bonds, debentures and debenture stocks owned by the Company		199,877 88
Cash at head office		1,939 16
Cash in banks		50,679 32
Interest due, $818.76; interest accrued, $4,275.21		5,093 97
Agents' balances and premiums uncollected (net, commission deducted):		

	Written on or after Oct. 1, 1923	Written prior to Oct. 1, 1923	
Fire	$20,051 92	$2,079 87	
Accident and Sickness	471 04	370 15	
Automobile	2,189 79	1,269 15	
Burglary	1,853 50	117 54	
Guarantee	1,727 78	737 12	
Liability	35,676 32	9,842 62	
Plate Glass	1,142 71	89 93	
Life	2,016 54	276 04	
Total	$65,129 60	$14,782 42	79,912 02

Bills receivable held by the Company	3,151 41
Amount of same overdue $1,529.32.	
Amount due for reinsurance	49,792 02
Plans, $2,609.60. Furniture and fixtures, $29,075.30	31,684 90
Automobile $1,070.00, less depreciation for six months	770 00
Plate glass salvage	696 54
Taxes and licenses, paid in advance	5,194 18
Quebec Associated Companies' Re-insurance Bureau	19,338 59
Loans on life policies	3,711 25
Sundry debtors	23,971 84
Gross assets of the Company	$511,375 37
Deduct assets not admitted:	
Agents' balances on premiums written prior to Oct. 1, 1923, $14,782.42; Office furniture and fixtures, $29,075.30; maps and plans, $2,609.60; mortgages disallowed, $8,813.53; with interest accrued, $1,071.30; bills receivable, $1,509.22; treaty reinsurance claims, $24,712.52; prepaid expenditures, $5,194.18; sundry debtors, $20,112.16	107,880 23
Total admitted assets of the Company	$403,495 14

Liabilities

(1) Liabilities in Ontario

Total provision for unpaid claims in Ontario	$6,467 00
Total net reserve, $67,633.35; carried out at 80 per cent. thereof	54,106 67
Taxes due and accrued	264 39
All other liabilities in Ontario, viz.:	
Reserve held for Treaty Companies	21,878 64
Total liabilities in Ontario (except capital stock)	$82,716 70

(2) Liabilities Outside Ontario

Total provision for unpaid claims outside Ontario	$52,560 00
Present value of claims payable by instalments not yet due	6,771 63
Total net reserve, $144,548.25; carried out at 80 per cent. thereof	115,638 60
Agency and other expenses due and accrued, Auditor, 565.57; Rent, $1,385.00	1,950 57
Taxes due and accrued	855 81
Reinsurance premiums, $289.65; return premiums, net	204 83
All other liabilities outside Ontario, viz.:	
Special Reserve for Treaty Companies	12,000 00
Reserve on life policies (Om 5—3 per cent.)	54,475 10
Reserve held for Treaty Companies	31,264 02
Total liabilities outside Ontario	$275,720 56
Total liabilities in all countries	358,437 26
Excess of assets over all liabilities	$45,057 88
Capital stock paid in cash	$236,750 73

UNDERWRITING ACCOUNT

Premiums Written

IN ONTARIO

Class of Business	Gross Premiums on Risks Written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Fire	115,714 84	37,722 30	20,475 79	58,198 09	57,516 75	
Accident	147 00	.....	.....	.....	147 00	
Automobile	34,676 40	975 92	8,189 05	9,164 77	25,511 63	
Guarantee	346 50	.....	15 00	15 00	331 50	
Liability	501 14	.....	175 50	175 50	325 64	
Accident and Sickness combined	17,348 68	.....	108 00	108 00	17,240 68	
Total	168,734 56	38,698 02	28,963 34	67,661 36	101,073 20	$101,073 20

OUTSIDE ONTARIO

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Fire	135,609 64	47,754 19	37,791 76	85,545 95	50,063 69	
Accident	9,971 29	1,524 60	1,289 47	2,814 07	7,157 22	
Automobile	86,113 09	3,552 10	24,861 80	28,413 90	57,699 19	
Burglary	21,675 97	378 10	5,648 67	6,026 77	15,649 20	
Guarantee	16,317 48	688 16	6,136 47	6,824 63	9,492 85	
Liability	191,024 14	310 10	44,121 66	44,431 76	146,592 38	
Plate Glass	12,254 34	.....	3,360 51	3,360 51	8,893 83	
Life	22,377 86	1,412 20	1,855 70	3,267 90	19,109 96	
Accident and Sickness combined	54,732 29	.....	206 07	206 07	54,526 22	
Total	550,076 10	55,619 45	125,272 11	180,891 56	369,184 54	$369,184 54
Total premiums written						$470,257 74

Losses and Expenses

IN ONTARIO

	Fire	Other classes	
Gross losses incurred during the year	$82,418 94	$20,159 82	
Less reinsurance	26,381 92	267 51	
Net amount incurred	$56,037 02	$19,892 31	$75,929 33

OUTSIDE ONTARIO

	Fire	Other classes	
Gross losses incurred during the year	$87,047 02	$170,142 73	
Less reinsurance	34,331 66	4,077 65	
		2,220 03	
Net amount incurred for claims	$52,715 36	$168,285 11	221,000 47
Adjustment expenses incurred in Ontario—Fire, $1,718.86; other classes, $822.88			2,541 74
Adjustment expenses incurred outside Ontario—Fire, $2,637.77; other classes, $19,923.85			22,561 62
Commission or brokerage in Ontario—Fire, $20,114.28; other classes, $10,847.57			30,961 85
Commission or brokerage outside Ontario—Fire, $6,554.31; other classes, $54,214.97			60,769 28
Commission on profits in Ontario			70 09
Taxes incurred:			
Under Ontario Corporations' Tax Act, $2,129.38; under taxes on premiums in other provinces, $5,413.07; under special War Revenue Act, 1915, $5,017.30; other taxes, licenses and fees, $2,129.21; less taxes reimbursed by treaty Companies, $2,690.32			11,998 64
Salaries, fees and travelling expenses:			
Salaries of head office officials and employees, $46,273.12; salaries of general and special agents and branch office employees and inspectors, $18,677.76; directors' fees, $2,775.00; auditors' fees, $1,500.00; travelling expenses officials, $495.68; travelling expenses, agents and inspectors, $5,877.51			75,599 07
All other expenditures, viz.:			
Advertising, $7,188.85; fire departments, patrol and salvage corps assessments, etc., $397.06; furniture and fixtures, $241.12; inspections and surveys, $486.50; legal expenses, $1,075.37; maps and plans, $325.00; medical examiners' fees, $1,007.00; postage, telegrams, telephone and express, $4,806.77; printing and stationery, $6,956.99; rents, $9,634.90; underwriters' boards, tariff associations, etc., $2,421.84; information, $1,483.83; sundries, $3,679.20			39,704 43
Total expenditure incurred			$541,136 52

Profit and Loss Account

Losses incurred	$296,929 80	Reserve of unearned premiums at the beginning of year	$239,359 06
Expenses incurred	244,206 72	Net premiums written	470,257 74
Reserve of unearned premiums at end of year	224,220 37	Underwriting loss	55,740 09
	$765,356 89		$765,356 89
Underwriting loss brought down	$55,740 09		
Bad debts written off	12,000 00	Interest, dividends and rents earned	$17,753 81
Depreciation on auto	300 00	Increase in paid capital stock	76,152 73
Depreciation on real estate	3,000 00	Gain in market value of investments	1,453 00
Agents' balance prior to October 1, 1923	14,782 42	Net loss during the year	51,875 88
Assets disallowed	61,412 91		
	$147,235 42		$147,235 42

Balance

Surplus of assets over liabilities at beginning of year	$96,933 76
Deduct net loss, as above	51,875 88
Surplus of assets over liabilities at end of year	$45,057 88

Summary of Risks and Premiums—Fire

	In Ontario		Outside Ontario		Totals	
Risks and Premiums	Amount	Premiums	Amount	Premiums	Amount	Premiums
	$ c.	$ c.	$	$ c.	$ c.	$ c.
Gross in force at end of 1922	16,870,170 98	144,083 38	11,581,975	182,882 38	28,452,145 98	326,965 76
Taken in 1923, new and renewed	10,929,510 00	115,714 84	9,480,874	135,609 64	20,410,384 00	251,324 48
Totals	27,799,680 98	259,798 22	21,062,849	318,492 02	48,862,529 98	578,290 24
Less ceased (including renewed)	11,797,185 66	105,034 87	8,929,195	152,534 03	20,726,380 66	257,568 90
Gross in force at end of 1923	16,002,495 32	154,763 35	12,133,654	165,957 99	28,136,149 32	320,721 34
Less reinsured	5,122,729 49	48,039 63	3,628,090	53,076 98	8,750,819 49	101,116 61
Net in force at end of 1923	10,879,765 83	106,723 72	8,505,564	112,881 01	19,385,329 83	219,604 73

Exhibit of Premiums—Classes other than Fire

ACCIDENT AND SICKNESS RISKS

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	179 00	10,665 25	10,844 25
Taken in 1923—new and renewed	147 00	9,971 29	10,118 29
Total	326 00	20,636 54	20,962 54
Less ceased (including renewed)	235 00	11,998 16	12,233 16
Gross in force at end of 1923	91 00	8,638 38	8,729 38
Deduct reinsured	22 50	1,963 01	1,985 51
Net in force at end of 1923	68 50	6,675 37	6,743 87

Plate Glass Risks

	Outside Ontario	Total
	Premiums	Premiums
	$ c.	$ c.
Gross in force at end of 1922	11,031 47	11,031 47
Taken in 1923—new and renewed	12,254 34	12,254 34
Total	23,285 81	23,285 81
Less ceased (including renewed)	14,176 02	14,176 02
Gross in force at end of 1923	9,109 79	9,109 79
Deduct reinsured	.....	.....
Net in force at end of 1923	9,109 79	9,109 79

Guarantee Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	10 00	20,563 66	20,573 66
Taken in 1923—new and renewed	346 50	16,317 48	16,663 98
Total	356 50	36,881 14	37,237 64
Less ceased (including renewed)	20 00	22,482 56	22,502 56
Gross in force at end of 1923	336 50	14,398 58	14,735 08
Deduct reinsured	.....	699 80	699 80
Net in force at end of 1923	336 50	13,698 78	14,035 28

Employers and Public Liability Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	560 45	78,675 19	79,235 64
Taken in 1923—new and renewed	501 14	191,024 14	191,525 28
Total	1,061 59	269,699 33	270,760 92
Less ceased (including renewed)	831 14	207,066 17	207,897 31
Gross in force at end of 1923	230 45	62,633 16	62,863 61
Deduct reinsured	.....	112 50	112 50
Net in force at end of 1923	230 45	62,520 66	62,751 11

Burglary Risks

	Outside Ontario	Total
	Premiums	Premiums
	$ c.	$ c.
Gross in force at end of 1922	16,690 71	16,690 71
Taken in 1923—new and renewed	21,675 97	21,675 97
Total	38,366 68	38,366 68
Less ceased (including renewed)	21,288 37	21,288 37
Gross in force at end of 1923	17,078 31	17,078 31
Deduct reinsured	541 15	541 15
Net in force at end of 1923	16,537 16	16,537 16

Automobile Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	16,512 10	58,470 04	74,982 14
Taken in 1923—new and renewed	34,676 40	86,113 09	120,789 49
Total	51,188 50	144,583 13	195,771 63
Less ceased (including renewed)	25,155 42	88,751 00	113,906 42
Gross in force at end of 1923	26,033 08	55,832 13	81,865 21
Deduct reinsured	835 54	3,089 20	3,924 74
Net in force at end of 1923	25,197 54	52,742 93	77,940 47

Life Risks

	Outside Ontario	Total
	Premiums	Premiums
	$ c.	$ c.
Gross in force at end of 1922	19,253 46	19,253 46
Taken in 1923—new and renewed	22,377 86	22,377 86
Total	41,631 32	41,631 32
Less ceased (including renewed)	20,755 61	20,755 61
Gross in force at end of 1923	20,875 71	20,875 71
Deduct reinsured	1,436 40	1,436 40
Net in force at end of 1923	19,439 21	19,439 31

Accident and Sickness Combined Risks
(Monthly Premiums)

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	18,348 60	58,611 00	76,959 60
Taken in 1923—new and renewed	17,348 68	54,732 29	72,080 97
Total	35,697 28	113,343 29	149,040 57
Less ceased (including renewed)	21,648 28	57,792 29	79,440 57
Gross in force at end of 1923	14,049 00	55,551 00	69,600 00
Deduct reinsured	.....	.....	.....
Net in force at end of 1923	14,049 00	55,551 00	69,600 00

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Organized or incorporated, 15th February, 1871. Commenced business, 1st July, 1871.

OFFICERS

President—ALFRED WRIGHT
Vice-President—JOSEPH WALMSLEY
Manager—JOSEPH WALMSLEY
Secretary—HUGH F. CRIGHTON

DIRECTORS

ALBERT E. BLOGG
CHAS. M. HORSWELL
FRANK E. DINGLE
JOSEPH WALMSLEY
ALFRED WRIGHT

AUDITORS

A. C. NEFF, F.C.A.
OSCAR HUDSON, F.C.A.

Statement for the Year Ending 31st December, 1923

Capital Stock

		Amount subscribed for	Amount paid in cash
Amount of capital stock authorized	$250,000		
Capital stock		$100,000	$100,000

Assets

Book value of real estate	$72,000 00
Mortgage loans on real estate, first charges	14,600 00
Book value of bonds, debentures and debenture stocks owned by the Company	499,406 48
Book value of stocks owned by the Company	37,635 73
Cash at head office	3,987 22
Cash in banks	64,380 46
Interest and dividends due, $635.00; interest accrued, $5,974.79	6,609 79
Agents' balances and premiums uncollected written on or after October, 1923, (net commission deducted)	14,383 38
Plans	2,258 56
All other assets	269 31
Gross assets of the Company	$715,530 93
Deduct assets not admitted:	
Office furniture and fixtures, maps and plans	2,258 56
Total admitted assets of the Company	$713,272 37

Liabilities

LIABILITIES IN ONTARIO

Total provision for unpaid claims in Ontario	$7,221 96
Total net reserve, $155,611.73; carried out at 80 per cent. thereof	155,611 73
Taxes due and accrued	533 51
All other liabilities in Ontario, viz.:	
Adjusting expenses	213 65
Audit fees	200 00
Fire Insurance Exchange Corporation	89,518 26
Unpaid cheque	27 00
Total liabilities in Ontario (except capital stock)	$253,326 11
Total liabilities in all countries	253,326 11
Excess of assets over all liabilities	$459,946 26
Capital stock paid in cash	100,000 00
Surplus of assets over all liabilities and paid-up capital	$359,946 26

Underwriting Account

PREMIUMS WRITTEN

Gross written or renewed in Ontario	$219,796 23	
Deduct reinsurance ceded, $561.15; return premiums, $28,440.64	29,001 79	
Total net premiums written in Ontario		$190,794 45

Losses and Expenses Incurred

Total net amount incurred for claims:	
In Ontario (no reinsurance)	$114,428 04
Adjustment expenses incurred in Ontario	2,945 58
Commission or brokerage in Ontario	43,563 10
Taxes incurred:	
Under Ontario Corporations' Tax Act, $2,900.78; under special War Revenue Act, 1915, $1,950.50; under Income War Tax Act, 1917, $3,002.72; other taxes, licenses and fees, $585.28	8,439 28
Salaries, fees and travelling expenses:	
Salaries of head office officials and employees, $12,000.00; auditors' fees, $400.00; travelling expenses, officials, $744.75	13,144 75
All other expenditures, viz.:	
Advertising, $72.00; maps and plans, $322.22; postage, telegrams, telephone and express, $881.24; printing and stationery, $493.72; rents, $1,100.00; Underwriters' boards, tariff associations, etc., $3,460.21; sundry charges, $183.49	6,512 88
Total expenditure incurred	$189,033 63

Profit and Loss Account

Losses incurred	$114,428 04	Reserve of unearned premiums at the beginning of year	$162,442 13
Expenses incurred	74,605 59	Net premiums written	190,794 45
Reserve of unearned premiums at end of year	155,611 73		
Underwriting gain	8,591 22		
	$353,236 58		$353,236 58
		Underwriting gain brought down	$8,591 22
Dividends declared	$20,000 00	Interest, dividends and rents earned	29,452 95
Net gain during the year	18,044 17		
	$38,044 17		$38,044 17

Balance

Surplus of assets over liabilities at beginning of year	$341,902 09
Add net gain, as above	18,044 17
Surplus of assets over liabilities at end of year	$359,946 26

Summary of Risks and Premiums—Fire

Risks and Premiums	Amount	Premiums
Gross in force at end of 1922	$36,801,718	$324,884 27
Taken in 1923, new and renewed	22,962,494	190,821 44
Totals	59,764,212	515,705 71
Less ceased (including renewed)	24,246,344	209,134 97
Gross in force at end of 1923	35,517,868	306,570 74
Less reinsured	111,000	542 81
Net in force at end of 1923	35,406,868	306,027 93

List of Shareholders

(As at 31st December, 1923.)

Name	Residence	Amount Subscribed for	Amount paid in cash
London & Lancashire Insurance Company, Limited	London, England	$95,000	$95,000
Blogg, A. E.	Toronto, Ontario	1,000	1,000
Dingle, F. E.	Toronto, Ontario	1,000	1,000
Horswell, C. M.	Toronto, Ontario	1,000	1,000
Walmsley, Joseph	Toronto, Ontario	1,000	1,000
Wright, Alfred	Toronto, Ontario	1,000	1,000
		$100,000	$100,000

TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Organized or incorporated by Letters Patent, 21st July, 1921. Commenced business, October, 1921. Amendments to Charter, 15th March, 1922.

OFFICERS

President—G. L. SMITH.
Vice-Presidents—A. E. DAWSON, W. W. EVANS, C. H. ACKERMAN.
Gen.-Manager—A. E. DAWSON.
Asst.-Secretary—GEO. E. WEIDNER.

DIRECTORS

G. L. SMITH.
A. E. DAWSON.
C. H. ACKERMAN.
J. T. BRAUND.
W. W. EVANS.
FORBES GODFREY.
HENRY KNIGHT.
M. A. MACKENZIE.
R. P. PARKER.
T. H. PRATT.
A. E. WILSON,

AUDITORS

J. A. CARSTAIRS & CO.

Statement for the Year Ending 31st December, 1923

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized..... $1,000,000 00		
	$ c.	$ c.
Capital stock at beginning of year.....	522,200 00	78,395 00
Calls on capital received during year.....	.....	37,683 00
Capital stock issued during year.....	479,900 00	22,000 05
Total.....	1,002,100 00	138,078 05
Deduct capital stock forfeited or cancelled.....	2,100 00	.....
Capital stock at end of year.....	1,000,000 00	138,078 05

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year.....	$156,882 50
Amount received during the year.....	81,315 00
Total amount paid to December 31, 1923.....	$238,197 50

Assets

Amount of loans secured by bonds, stocks or other marketable collaterals.....		$787 57
Book value of bonds and debentures owned by the Company.....		217,981 22
Cash at head office and branch offices.....		135 00
Cash in banks.....		46,829 79
Interest accrued.....		2,610 15
Agents' balances and premiums uncollected (net, commission deducted)		
Written on or after Oct. 1, 1923.....	$48,054 09	
Written prior to Oct. 1, 1923.....	3,454 20	
		51,508 29
Amount due for reinsurance on losses already paid.....		315 01
Plans, $2,924.01; stationery, furniture and fixtures, $6,100.00.....		9,024 01
Market value of bonds over book value.....		2,075 23
*Capital Stock—Canadian General (not extended), $32,685.37.		
Gross assets of the Company.....		$331,266 27
Deduct assets not admitted:		
Agents' balances on premiums written prior to Oct. 1, 1923..	$3,454 20	
Office furniture and fixtures, maps and plans.....	9,024 01	
Total deductions.....		$12,478 21
Total admitted assets of the Company.....		$318,788 06

*Unauthorized investment.

Liabilities

Liabilities in Ontario

	Fire	Other classes	
Gross amount of unpaid claims	$7,099 00	$9,752 11	
Deduct reinsurance	2,446 87	.....	
Total provision for unpaid claims in Ontario	$4,652 13	$9,752 11	$14,404 24
Total net reserve, $125,392.97, carried out at 80 per cent. thereof			100,314 36
Reserve held for unlicensed reinsurance, unearned premiums			9,853 38
Agency and other expenses due and accrued			400 00
Taxes due and accrued			2,581 47
Reinsurance premiums			2,498 90
Total liabilities in Ontario (except capital stock)			$130,052 35

Liabilities Outside Ontario

Total provision for unpaid claims outside Ontario	$16,091 57	
Total net reserve, $52,979.19, carried out at 80 per cent. thereof.	42,383 35	
Taxes due and accrued	2,277 56	
Reinsurance premiums	1,037 11	
Total liabilities outside Ontario		$61,789 59
Total liabilities		$191,841 94
Excess of assets over all liabilities		$126,946 12
Capital stock paid in cash		$138,078 05

UNDERWRITING ACCOUNT

Premiums Written

In Ontario

Class of business	Gross premiums on risks written or renewed during the year.	Reinsurance ceded	Return premiums	Total deduction	Net premiums written
	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	99,350 21	33,554 63	17,816 27	51,370 90	47,979 31
Accident	1,639 50	134 86	144 00	278 86	1,360 64
Sickness	7,886 22	914 63	2,112 96	3,027 59	4,858 63
Automobile	175,405 57	4,982 11	34,579 40	39,561 51	135,844 06
Burglary	3,510 15	61 42	472 65	534 07	2,976 08
Guarantee	1,843 10	.....	615 50	615 50	1,227 60
Inland transportation	2,129 84	.....	624 03	624 03	1,505 81
Liability	56,534 75	.....	4,658 27	4,658 27	51,876 48
Plate Glass	5,943 56	.....	1,196 33	1,196 33	4,747 23
Marine	8,495 44	2,243 84	797 40	3,041 24	5,454 20
Total	362,738 34	41,891 49	63,016 81	104,908 30	257,830 04

OUTSIDE ONTARIO

Class of business	Gross premiums on risks written or renewed during the year	Reinsurance ceded	Return premiums	Total deduction	Net premiums written
	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	5,586 42	53 70	730 03	783 73	4,802 69
Accident	120 80				120 80
Sickness	1,488 76	58 00	401 50	459 50	1,029 26
Automobile	164,146 64	5,405 58	24,552 06	29,957 64	134,189 00
Burglary	102 50				102 50
Guarantee	6,291 48		517 37	517 37	5,774 11
Inland transportation	492 00				492 00
Liability	1,928 23		432 79	432 79	1,495 44
Plate glass	896 63		15 28	15 28	881 35
Marine	17 54		7 54	7 54	10 00
Total	181,071 00	5,517 28	26,656 57	32,173 85	148,897 15

Total net premiums written $406,727 19

Losses and Expenses Incurred

IN ONTARIO

	Fire	Other classes	
	$ c.	$ c.	
Gross losses incurred during the year	57,239 03	90,776 83	
Less reinsurance	15,051 02	2,261 34	
Total net amount incurred for claims	42,188 01	88,515 49	$130,703 50

OUTSIDE ONTARIO

	Fire	Other classes	
	$ c.	$ c.	
Gross losses incurred during the year	1,681 59	40,829 17	
Less reinsurance		457 56	
Total net amount incurred for claims	1,681 59	40,371 61	42,053 20

Adjustment expenses incurred in Ontario—Fire, $649.55; other classes, $6,691.30	7,340 82
Adjustment expenses incurred outside Ontario–Fire, $29.31; other classes, $1,753.12	1,782 43
Commission or brokerage outside Ontario	98,053 50
Taxes incurred—Other taxes, licenses and fees	12,146 48
Salaries, fees and travelling expenses—Salaries of head office officials and employees; salaries of general and special agents and branch office employees, $40,449.67; directors' fees, $4,731.96; auditors' fees, $468.47; travelling expenses, officials, $6,261.27	51,911 37
All other expenditures, viz.—Advertising, $2,951.54; furniture and fixtures, $1,631.93; legal expenses, $118.28; postage, telegrams, telephone and express, $2,898.81; printing and stationery, $9,569.27; rents, $6,552.58; sundry, $1,643.92; interest, discount and exchange, $116.95; insurance, $235.31	25,718 59
Total expenditure incurred	$369,709 92

PROFIT AND LOSS ACCOUNT

Losses incurred	$181,879 98	Reserve of unearned premiums at the beginning of year	$57,169 05
Expenses incurred	187,829 94	Net premiums written	406,727 19
Reserve of unearned premiums at end of year	142,697 71	Underwriting loss	48,511 39
	$512,407 63		$512,407 63
Underwriting loss brought down	$48,511 39	Interest, dividends and rents earned	$9,169 50
Increase in disallowed assets	45,163 58	Increase in paid capital stock	59,683 05
Return of premium to shareholders	37,683 00	Premium received on capital stock	81,315 00
Commission on sale of stock	21,510 00	Increase in market value of investments	2,014 43
Net gains during the year	1,090 53	Profit on sale of investments	1,776 52
	$153,958 50		$153,958 50

Balance

Surplus of assets over liabilities at beginning of year	$125,855 59
Add net gain as above	1,090 53
Surplus of assets over liabilities (except capital stock) at end of year	$126,946 12

STATEMENT OF REINSURANCES OF ONTARIO BUSINESS IN COMPANIES NOT LICENSED OR REGISTERED IN ONTARIO

Fire

Amount of reinsurance premiums ceded to unlicensed companies	$28,266 97
Amount of commission thereon	7,023 52
Amount of losses incurred by said companies	10,866 70
Reserve of unearned premiums on all risks reinsured in unlicensed companies, 80 per cent. thereof carried out	10,306 79
Amount of losses due and recoverable from said companies Amount of reinsurance premiums payable to said companies	1,453 41
Amount of cash or other securities held as security for recovery of losses, etc.	9,853 38

Names of such reinsuring companies, viz.:

Lancashire & Cheshire Insurance Corporation, Ltd.

London & Edinburgh Re-Insurance Company, Ltd.

SUMMARY OF RISKS AND PREMIUMS

Fire

Risks and Premiums	In Ontario		Outside Ontario		Totals	
	Amount	Premiums	Amount	Premium	Amount	Premiums
	$	$ c.	$	$ c.	$	$ c.
Gross in force at end of 1922	2,383,349	25,802 78	.....	.....	2,383,349	25,802 78
Taken in 1923, new and renewed	9,288,080	99,350 21	493,073	5,586 42	9,781,153	104,936 63
Totals	11,671,429	125,152 99	493,073	5,586 42	12,164,502	130,739 41
Less ceased (including renewed)	4,230,627	48,739 33	60,214	552 75	4,290,841	51,792 08
Gross in force at end of 1923	7,440,802	76,413 66	432,859	4,533 67	7,873,661	80,947 33
Less reinsured	538,484	4,868 38	15,000	209 03	553,484	5,077 41
Net in force at end of 1923	6,902,318	71,545 28	417,859	4,324 64	7,320,177	75,869 92

EXHIBIT OF PREMIUMS—CLASSES OTHER THAN FIRE

Automobile Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	96,982 87	.....	96,982 87
Taken in 1923—new and renewed	175,405 57	164,146 74	339,552 21
Total	272,388 44	164,146 74	436,535 08
Less ceased (including renewed)	131,562 27	59,831 25	191,393 42
Gross in force at end of 1923	140,826 17	104,315 49	245,141 66
Deduct reinsurance	4,982 11	5,405 58	10,387 69
Net in force at end of 1923	135,844 06	98,909 91	234,753 97

Marine Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	4,513 11	.....	4,513 11
Taken in 1923—new and renewed	8,495 46	17 54	8,513 00
Total	13,008 57	17 54	13,026 11
Less ceased (including renewed)	6,921 62	17 54	6,939 16
Gross in force at end of 1923	6,086 95	.....	6,086 95
Deduct reinsured	2,243 84	.....	2,243 84
Net in force at end of 1923	3,843 11	.....	3,843 11

Inland Transportation Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	.....	.....	.....
Taken in 1923—new and renewed	2,129 84	492 00	2,621 84
Total	2,129 84	492 00	2,621 84
Less ceased (including renewed)	1,587 46	492 00	2,079 46
Gross in force at end of 1923	542 38	.....	542 38
Deduct reinsured	.....	.....	.....
Net in force at end of 1923	542 38	.....	542 38

Plate Glass Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	1,277 52	.....	1,277 52
Taken in 1923—new and renewed	5,943 56	896 63	6,840 19
Total	7,221 08	896 63	8,117 71
Less ceased (including renewed)	2,473 85	15 28	2,489 13
Gross in force at end of 1923	4,747 23	881 35	5,628 58
Deduct reinsured	.....	.....	.....
Net in force at end of 1923	4,747 23	881 35	5,628 58

Accident Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	1,610 25	.....	1,610 25
Taken in 1923—new and renewed	1,639 50	120 80	1,760 30
Total	3,249 75	120 80	3,370 55
Less ceased (including renewed)	1,754 25	.....	1,754 25
Gross in force at end of 1923	1,495 50	120 80	1,616 30
Deduct reinsured	134 86	.....	134 86
Net in force at end of 1923	1,360 64	120 80	1,481 44

Sickness Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	5,909 53	.....	5,909 53
Taken in 1923—new and renewed	7,886 22	1,488 76	9,374 98
Total	13,795 75	1,488 76	15,284 51
Less ceased (including renewed)	8,022 49	301 50	8,323 99
Gross in force at end of 1923	5,773 26	1,187 26	6,960 52
Deduct reinsured	914 63	158 00	1,072 63
Net in force at end of 1923	4,858 63	1,029 26	5,887 89

Public Liability Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	.....	.....	.....
Taken in 1923—new and renewed	56,203 47	925 21	57,128 68
Total	56,203 47	925 21	57,128 68
Less ceased (including renewed)	44,525 91	407 79	44,933 70
Gross in force at end of 1923	11,677 56	517 42	12,194 98
Deduct reinsured	.....	.....	.....
Net in force at end of 1923	11,677 56	517 42	12,194 98

Guarantee Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	1,608 58		1,608 58
Taken in 1923—new and renewed	1,843 10	6,291 48	8,134 58
Total	3,451 68	6,291 48	9,743 16
Less ceased (including renewed)	2,224 08	515 00	2,739 08
Gross in force at end of 1923	1,227 60	5,776 48	7,004 08
Deduct reinsured			
Net in force at end of 1923	1,227 60	5,776 48	7,004 08

Employers Liability Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922			
Taken in 1923—new and renewed	331 28	1,003 02	1,334 30
Total	331 28	1,003 02	1,334 30
Less ceased (including renewed)	100 00	365 27	465 27
Gross in force at end of 1923	231 28	637 75	869 03
Deduct reinsured			
Net in force at end of 1923	231 28	637 75	869 03

Burglary Risks

	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
	$ c.	$ c.	$ c.
Gross in force at end of 1922	1,678 02		1,678 02
Taken in 1923—new and renewed	3,510 15	102 50	3,612 65
Total	5,188 17	102 50	5,290 67
Less ceased (including renewed)	2,150 67	2 37	2,153 04
Gross in force at end of 1923	3,037 50	100 13	3,137 63
Deduct reinsured	61 42		61 42
Net in force at end of 1923	2,976 08	100 13	3,076 21

Shareholders as at December 31st, 1923.

Name	Address	Amount subscribed for	Amount paid in cash
Ackerman, Dawson Co., Ltd	Peterboro	$79,800 00	$11,932 00
Ackerman, C. H	Peterboro	73,700 00	11,055 00
Ackerman, B. F	Peterboro	10,000 00	1,500 00
Andrewes, Fred F	161 Oxford St., W. London	500 00	75 00
Allen, E. J	110 Dundas St., London.	1,000 00	150 00
Apps, Alfred and Albert W	Box 224, Brantford	200 00	200 00
Abell, Dr. H. H	Cobalt	200 00	200 00
Allen, G. J	Peterboro	1,000 00	150 00
Ackerman, Dawson Co., Ltd., Special Account	Peterboro	205,800 00	.....
Brown, W	145 Elmwood Ave., London	3,500 00	525 00
Beatty, Dr. J. A	48 Ontario St., Stratford.	4,500 00	675 00
Brown, J. M	Stratford	500 00	75 00
Black, Jean	Glanworth, Ont	2,000 00	300 00
Bell, J. A	Champaigne, Ill	1,000 00	150 00
Baird, J	66 Water St., Chatham	600 00	90 00
Butler, Fred J	175 Arlington Ave., Toronto	100 00	30 00
Beck, Ella W	87 Balmoral Ave., Toronto	500 00	75 00
Beck, Lydia K	87 Balmoral Ave., Toronto	500 00	75 00
Brydon, W. H	Brampton	300 00	300 00
Balfour, A. H	Brampton	300 00	45 00
Boyd, Miss M. A	120 Glendale Ave., Toronto	500 00	500 00
Bartlett, Clara	108 Askin Ave., London	1,000 00	150 00
Bull, Dr. E	Lambton Mills	2,000 00	300 00
Brown, Ellen	London	1,600 00	240 00
Butler, Ivey	213 Queens Ave., London	500 00	75 00
Bond, E. R	Mount Brydges	1,800 00	270 00
Brown, Andrew	Peterboro	100 00	15 00
Black, Duncan	Glanworth	2,400 00	360 00
Braund, J. T	Peterboro	20,000 00	3,000 00
Boyle, W. O	Cobourg	1,000 00	150 00
Brinnicombe, Eliz. F	Chatham	600 00	90 00
Braund, R. C	Peterboro	5,000 00	750 00
Blade, A. W	Peterboro	100 00	15 00
Ball, P. H	London	1,900 00	375 00
Cluness, Alex	Strathroy	2,000 00	300 00
Cuntz, Jacob	Conestogo	2,500 00	1,095 00
Critchley, Mrs. J	Hamilton, Bermuda	600 00	90 00
Crawford, Mrs. A. G	51 Water St., Chatham	600 00	90 00
Crinklaw, J. C	Wilton Grove, Ont	500 00	75 00
Coulter, Roy L	340 Main St., Weston	700 00	700 00
Charlton, Dr. W. J. (In Trust)	Weston	3,100 00	465 00
Charlton, Dr. W. J	Weston	2,000 00	2,000 00
Coleman, Caroline E	London	1,000 00	150 00
Carstairs, Miss B	Goderich	2,500 00	375 00
Charlton, W. J	Lakefield	16,000 00	2,400 00
Coleman, J. R	London	1,000 00	150 00
Coleman, F. R	London	1,000 00	150 00
Chisholm, Norman S	Toronto	2,000 00	300 00
Croft, David	Maidstone	1,000 00	150 00
Dawson, A. E	Toronto	68,200 00	10,230 00
Dennis, E. R	London	1,000 00	150 00
Daubeney, Wm. H	Wilton Grove, Ont	1,000 00	150 00
Delahey, Jno. S	Kingston	500 00	500 00
Delahey, Jno. S	Kingston	2,000 00	2,000 00
Doyle, Mary Louise	Toronto	400 00	60 00
Doyle, B. J	Toronto	200 00	200 00

List of Shareholders—*Continued*

Name	Residence	Amount subscribed for	Amount paid in cash
Dodds, Andrew	Belmont, Ont	$300 00	$45 00
Durst, Lincoln	Kitchener	1,000 00	1,000 00
Desbecker, Claire W	750 Auburn Ave., Buffalo	400 00	60 00
Dawson, F. H	Toronto	1,200 00	180 00
Davis, Frances Julia	Windsor	14,000 00	2,100 00
Denniston, J. R	Mimico	1,000 00	150 00
Dampier, L. H	Strathroy	6,000 00	900 00
Dishart, J	Peterboro	400 00	60 00
Drysdale, Jas	Denfield	1,500 00	225 00
Doidge, Miss C	Lakefield	600 00	90 00
Dinsdale, H. H	Peterboro	1,000 00	150 00
Dickens, I. A	Toronto	500 00	75 00
Eydt, Jacob	Cobalt	500 00	500 00
English, Reva M	Chatham	600 00	90 00
Evans, W. W	Winnipeg	100,000 00	15,000 00
Forbes, Mrs. S. E	Toronto	2,500 00	375 00
Frank, August P	Kitchener	1,000 00	1,000 00
Fairbank, James	Acton	2,500 00	375 00
Fairlie, Annie L	Cobalt	600 00	515 00
Fitzgerald, H. G	Lakefield	1,500 00	225 00
Frederick, Mrs. E. N	Toronto	1,500 00	225 00
Fines, E. A	London	1,000 00	150 00
Fraser, Wm. A	Trenton	5,000 00	750 00
George, Dr. N	London	3,700 00	735 00
Grant, Mary	London	100 00	100 00
Godfrey, Dr. Forbes	Mimico	15,000 00	2,250 00
Greer, R. H	Toronto	2,500 00	375 00
Graham, C. G	Peterboro	200 00	200 00
Griffith, R. C	Toronto	2,000 00	300 00
Goddard, Stewart	Toronto	500 00	75 00
Goddard, Wm. H	Toronto	500 00	75 00
Gilbert, Nicholas D	Picton	1,000 00	150 00
Geiger, Wm	Waterloo	500 00	375 00
Grant, R	Peterboro	900 00	135 00
Gill, R. J	Bowmanville	1,000 00	150 00
Graham, Mrs. S. E	Lakefield	5,000 00	750 00
Gemmell, J. M	Peterboro	300 00	45 00
Grier, A. Monro	Toronto	600 00	90 00
Gooderham, Mrs. E. I	Strathroy	500 00	75 00
Hewetson, A. R	Brampton	1,000 00	1,000 00
Hone, A. D	London	1,500 00	225 00
Huehnegard, H. H	Kitchener	100 00	100 00
Hessel, L. J	London	1,000 00	150 00
Hagedorn, L. E	Kitchener	200 00	30 00
Hart, Nettie J	London	1,200 00	180 00
Holland, Lloyd W	London	400 00	60 00
Hughes, Frank J	Mimico	8,900 00	1,335 00
Hill, Moore	Conestogo	1,600 00	780 00
Hawkings, Dr. J. E	Galt	2,500 00	800 00
Hourd, A. R. C	London	500 00	75 00
Hollingshead, Wm	Dutton	3,400 00	510 00
Hoy, Hum W	Peterboro	1,400 00	210 00
Harris, Dr. C. A	London	300 00	300 00
Hooper, Jas., & Son	Picton	100 00	15 00
Hudson, Walter S	Glanworth	1,200 00	180 00
Hawley, A. C	Peterboro	200 00	30 00
Heaman, A. M	London	3,300 00	495 00
Higgins, A. E	Lakefield	2,500 00	375 00
Hill, Mrs. Mary	London	500 00	75 00
Hilborn, Joseph	Blair, Ont	1,500 00	225 00
Hayne, John	Sarnia	2,000 00	300 00
Jeffs, Dr. G. D	Toronto	1,000 00	150 00
Jory, A. J	Lakefield	2,000 00	300 00

LIST OF SHAREHOLDERS—*Continued*

Name	Address	Amount subscribed for	Amount paid in cash
Jory, R. J.	Lakefield	$3,500 00	$525 00
Jamieson, Dr. W. G.	Cobourg	500 00	75 00
Kalbfleisch, Dr. F. H.	Kitchener	500 00	500 00
Knight, Henry	St. Catharines	70,000 00	10,500 00
Kerr, Robt.	Dundas	1,000 00	150 00
Kerr, W. J.	Dundas	500 00	75 00
Kennedy, Mrs. S. M.	Cobourg	500 00	75 00
Kew, Christina	London	500 00	75 00
Low, C. M.	Cochrane	1,000 00	600 00
Lloyd, F. P.	Cobourg	300 00	45 00
Ley, R. A.	Cobourg	800 00	120 00
Levie, A.	Denfield, Ont.	3,000 00	450 00
Lindsay, Jessie E.	Toronto	300 00	45 00
Leduc, R. A.	Montreal	5,000 00	750 00
Law, R. J.	Toronto	3,000 00	450 00
Murdoch, T. M.	Toronto	200 00	30 00
Montrose, C. H.	London	1,000 00	150 00
Marsh, Mrs. E.	Schomberg	500 00	75 00
Munro, R.	London	300 00	135 00
Monk, J. D.	Tillsonburg	1,000 00	150 00
Milne, L.	Toronto	1,500 00	225 00
Munro, Mrs. Agnes M., (in trust for Samuel G. Munro)	London	200 00	30 00
Munro, Mrs. Agnes M., (in trust for Dorothy Margaret Munro)	London	200 00	30 00
Martin, J. B.	Waterloo	1,500 00	225 00
Mackenzie, M. A.	Toronto	1,000 00	395 00
Millard, H. T.	Peterboro	4,500 00	675 00
Micks, A. E.	Peterboro	900 00	135 00
Mark, T.	Peterboro	1,000 00	150 00
Morris, Carl	London	500 00	75 00
Morgan, Miss P.	London	1,000 00	150 00
Maxwell, Mrs. Eda	London	500 00	75 00
McIntosh, J. B.	Toronto	200 00	30 00
Mackenzie, A. W.	Lakefield	1,000 00	150 00
McKay, J. W.	Toronto	100 00	15 00
Macdonald, L. M. M.	Leaskdale	1,000 00	150 00
Macpherson, J. A. L.	Islington	1,000 00	150 00
Macdonald, J. D.	Essex	1,000 00	150 00
McCluer, R. H.	Toronto	1,000 00	150 00
McMaster, H. W.	Peterboro	1,000 00	150 00
McDonald, D. A.	Lakefield	2,000 00	300 00
McKillop, A. F.	London	1,000 00	150 00
MacPherson, Mrs. F. E.	London	1,000 00	150 00
McLeod, Mrs. E.	Pasadena, Calif.	100 00	100 00
Newell, O. J.	Hamilton	1,000 00	1,000 00
Nelles, E.	London	1,000 00	150 00
Neff, Emily M.	Denfield	500 00	75 00
Oke, W. J.	Peterboro	4,000 00	600 00
O'Neill, Katherine	Toronto	2,500 00	375 00
Pratt, T. H.	Hamilton	2,500 00	375 00
Palmer, Dr. L. C.	Toronto	2,400 00	360 00
Pitts, E.	Paris	1,000 00	150 00
Pate, Gordon H.	London	500 00	75 00
Proctor, Ellen L.	London	200 00	30 00
Parker, R. P.	Hamilton	7,500 00	1,125 00
Peterboro Examiner	Peterboro	1,000 00	150 00
Potvin, L. A.	Peterboro	1,000 00	150 00
Robertson, Lorne F.	Stratford	500 00	500 00
Robertson, W. A.	London	2,000 00	300 00
Rigney, H. T.	London	1,000 00	150 00
Russell, E. C.	Walkerville	500 00	75 00
Rawlinson, M. A.	Toronto	600 00	90 00
Reid, F. D.	Cobalt	600 00	90 00
Rawlinson, W. L.	Toronto	1,000 00	150 00

LIST OF SHAREHOLDERS—*Continued*

Name	Address	Amount subscribed for	Amount paid in cash
Richardson, John E.	Lakefield	$2,000 00	$300 00
Robb, George	Toronto	1,000 00	150 00
Robinson, Rev. F. A.	Toronto	600 00	90 00
Record, George R.	Peterboro	1,000 00	150 00
Roberts, R. L.	Montreal	900 00	135 00
Rose, May A. and Mary	London	2,000 00	300 00
Rose, May A.	London	800 00	120 00
Scott, Wallace A.	Toronto	500 00	500 00
Skinner, James	Peterboro	500 00	75 00
Smiley, Mrs. F. Starr	Cincinnati, U.S.A.	500 00	225 00
Symons, Emma A.	Belleville	500 00	75 00
Stock, V. F.	Toronto	1,000 00	150 00
Stevenson, Anderson	Stratford	500 00	75 00
Stewart, Jas. O.	Toronto	200 00	200 00
Simpson, Mary	London	1,000 00	150 00
Storey, J. M.	Peterboro	200 00	30 00
Sutherland, Inez E.	London	1,000 00	150 00
Smith, Ann G.	Toronto	500 00	75 00
Siddall, W. G.	Watford	1,000 00	150 00
Smith, G. L.	Toronto	10,000 00	1,500 00
Siddall, Violet	London	1,000 00	150 00
Sutherland, Mrs. C.	Delaware, Ont	1,000 00	150 00
Scott, M. E.	Ingersoll	500 00	75 00
Stuart, S. R.	Mitchell	2,000 00	2,000 00
Schmidt, Dr. W. J.	Kitchener	1,000 00	150 00
Shoemaker, A. S.	Kitchener	100 00	30 00
Snider, Fred W.	Waterloo	200 00	200 00
Sangster, W. A.	Stouffville	1,000 00	800 00
Schinbein, Geo.	Conestogo	2,200 00	1,410 00
Schwartz, Mrs. B.	Conestogo	500 00	75 00
Stroh, Noah	Waterloo	1,200 00	360 00
Snider, W. J.	Conestogo	3,500 00	525 00
Swayze, B. A.	London	2,500 00	375 00
Smith, Gordon J.	Kingston	1,000 00	150 00
Stenhouse, T. J.	Cobourg	200 00	30 00
Schultz, Marvin L.	Cobourg	2,500 00	375 00
Stock, A. P.	Peterboro	600 00	90 00
Skitch, H. T.	Cobourg	600 00	90 00
Simpson, J. Mills	Lakefield	2,000 00	300 00
Turner, W. F.	Peterboro	1,400 00	210 00
Thompson, R. A.	Lynden	1,000 00	150 00
Thompson, Dr. A. S.	Strathroy	3,500 00	525 00
Van Luven, E. R.	Kingston	400 00	60 00
Vradenburg, P. S.	Toronto	200 00	30 00
Wolverton, J. G.	Wolverton, Ont	6,000 00	1,620 00
Wright, Frank H.	London	1,500 00	225 00
Wilson, A. E.	Toronto	18,700 00	2,805 00
Wolff, Maude N.	Buffalo, U.S.A.	400 00	60 00
Wells, Jane M.	London	2,000 00	300 00
Westervelt, J. W., Jr.	London	1,500 00	225 00
Wilson Press	Toronto	1,700 00	285 00
Williams, Dr. G. A.	Toronto	1,000 00	1,000 00
Wright, Wm. S.	Conestogo	700 00	285 00
Welker, F. E.	St. Jacobs	2,000 00	660 00
Waddell, R. M.	Peterboro	1,000 00	150 00
Westbye, P. P.	Peterboro	2,800 00	420 00
Weidner, G.	Toronto	1,000 00	150 00
Walsh, F. E.	Young's Point	200 00	30 00
Waddell, Mrs. E. A.	Peterboro	500 00	225 00
Walsh, A. M.	Young's Point	1,000 00	150 00
Warden, G. T.	Toronto	1,200 00	180 00
Young, A. W.	Cobourg	100 00	15 00
Young, F. J.	Young's Point	1,000 00	150 00
Young, Walter	Young's Point	500 00	75 00
		$1,000,000 00	$140,367 00

RECAPITULATION

OF

Assets, Liabilities, Income and Disbursements of Joint Stock Fire Insurance Companies

also

Abstract of Business Transacted

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1923.

Name of Company	Real estate	Mortgage loans on real estate	Bonds, debentures and other securities	Stocks*	Cash on hand and in banks	Interest and rents due and accrued	Agents' balances and premiums uncollected	Other assets	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Ins. Co.	.....	.....	100,129 39	.....	26,810 88	1,253 58	4,626 75	543 36	133,363 96	7,012 39
Hand-in-Hand Ins. Co.	.....	33,100 00	410,339 97	250 00	49,577 69	5,632 44	28,694 53	441 74	528,036 37	2,642 36
Merchants Fire Ins. Co.	145,000 00	192,525 00	387,359 18	.....	9,307 26	7,133 38	20,543 49	11,560 89	773,429 20	.....
Provident Assurance Co.	11,477 83	15,270 93	199,877 88	.....	52,618 48	4,022 67	65,129 60	55,097 75	403,495 14	107,880 23
Queen City Fire Ins. Co.	72,000 00	14,600 00	499,406 48	37,635 73	68,367 68	6,609 79	14,383 38	269 31	713,272 37	2,258 56
Toronto Casualty	.....	.....	217,981 22	.....	46,964 79	2,610 15	48,054 09	3,177 81	318,788 06	**12,478 21
Totals	228,477 83	255,495 93	1,815,094 12	37,885 73	253,646 78	27,262 01	181,431 84	71,090 86	2,870,385 10	132,271 75

The Government Deposits (par value) at date of publication are as follows:—Federal Fire Ins. Co., $51,435.85; Hand-in-Hand Insurance Co., $105,480.57; Merchants Fire Ins. Co., $158,435.22; Provident Assurance Co., $112,000.00; Queen City Fire Ins. Co., $102,185.33; Toronto Casualty Fire and Marine, $62,000.00.

*Not permissible investments under R.S.O. 1914, c. 183, s. 111 ** Not including $32,685.37 (not extended).

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1923.

Name of Company	Provision for unpaid claims in Ontario	Reserve of unearned premiums in Ontario carried	Agency and other expenses accrued and due in Ontario	Other liabilities in Ontario	Total liabilities in Ontario	Provisions for unpaid claims elsewhere than in Ontario	Reserve of unearned premiums elsewhere than Ontario	Agency and other expenses accrued and due elsewhere than in Ontario	Other liabilities elsewhere than in Ontario	Total liabilities in Ontario and elsewhere	Excess assets over liabilities excluding capital stock	Capital stock paid in cash
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Ins. Co.	2,375 00	48,034 92	.....	6,975 92	57,385 84	.....	.....	.....	.....	57,385 84	75,978 12	95,375 00
Hand-in-Hand Ins. Co.	17,514 90	193,465 26	1,455 19	187,576 36	400,011 71	.....	.....	.....	.....	400,011 71	128,024 66	100,000 00
Merchants Fire Ins. Co.	27,588 13	389,292 28	.....	13,092 58	429,972 99	.....	.....	.....	.....	429,972 99	343,456 21	150,000 00
Provident Assurance Co.	6,467 00	54,106 67	.....	22,143 03	82,716 70	59,331 63	115,638 60	1,950 57	98,799 76	358,437 26	45,057 88	236,750 73
Queen City Fire Ins. Co.	7,221 96	155,611 73	.....	90,492 42	253,326 11	.....	.....	.....	.....	253,326 11	459,946 26	100,000 00
Toronto Casualty	14,404 24	110,167 74	400 00	5,080 37	130,052 35	16,091 57	42,383 35	.....	3,314 67	191,841 94	126,946 12	138,078 05
Totals	75,571 23	950,678 60	1,855 19	325,360 68	1,353,465 70	75,423 20	158,021 95	1,950 57	102,114 43	1,690,975 85	1,179,409 25	820,203 78

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.—Continued.

Name of Company	Income for the Year Ending 31st December, 1923					Disbursements for the Year Ending 31st December, 1923							
	Net premiums written in Ontario	Net premiums written elsewhere	Interest, rents and dividends	Sundry	Total income	Net losses incurred in Ontario	Net losses incurred elsewhere	Dividends or bonus declared to shareholders	Taxes	General expenses incurred: Commission or brokerage	General expenses incurred: Other	Total expenditure	Excess of income over expenditure d The reverse
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Ins. Co	97,364 57	.....	4,201 05	20,014 80	121,580 42	32,909 64	.....	.....	560 00	19,120 41	34,438 47	87,028 52	34,551 90
Hand-in-Hand Ins. Co	324,877 02	.....	17,375 23	.....	342,252 25	240,660 94	.....	.....	12,751 23	73,055 23	27,849 59	354,316 99	d 12,064 74
Merchants Fire Ins. Co	478,339 65	.....	49,002 89	2,572 35	529,914 89	369,143 90	.....	.....	16,975 64	111,546 75	89,577 85	587,244 14	d 57,329 25
Provident Assurance Co	101,073 20	369,184 54	17,753 81	77,605 73	565,617 28	75,929 33	221,000 47	.....	11,998 51	91,801 22	140,406 86	541,136 52	24,480 76
Queen City Fire Ins. Co	190,794 45	.....	29,452 95	.....	220,247 40	114,428 04	.....	.....	8,439 28	43,563 10	22,603 21	189,033 63	31,213 77
Toronto Casualty, Fire & Marine	257,830 04	148,897 15	9,169 50	85,105 95	501,002 64	130,703 50	42,053 20	.....	12,146 48	98,053 50	86,753 24	369,709 92	131,292 72
Totals	1,450,278 93	518,081 69	126,955 43	185,298 83	2,280,614 88	963,775 35	263,053 67	.....	62,871 27	437,140 21	401,629 22	2,128,469 72	152,145 16

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.

Nature of business	Ontario					Ontario and Elsewhere				
	Net premiums written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses	Net premiums written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses
FEDERAL FIRE INSURANCE COMPANY OF CANADA										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	97,364 57	14,132,156 00	8,735,776 00	32,909 64	.....	97,364 57	14,132,156 00	8,735,776 00	32,909 64	.....
HAND-IN-HAND INSURANCE CO.										
Fire	295,406 75	28,707,527 00	28,882,797 00	233,974 74	16,921 64	295,406 75	28,707,527 00	28,882,797 00	233,974 74	16,921 64
Automobile	19,386 00	.....	.....	2,730 85	449 76	19,386 00	.....	.....	2,730 85	449 76
Plate Glass	10,084 27	.....	.....	3,955 35	143 50	10,084 28	.....	.....	3,955 35	143 50
	324,877 02	.....	.....	240,660 94	17,514 90	324,877 02	.....	.....	240,660 94	17,514 90
MERCHANTS FIRE INSURANCE CO.										
Fire	478,339 65	58,502,140 00	114,290,482 00	369,143 90	27,588 13	478,339 65	58,502,140 00	114,290,482 00	369,143 90	27,588 13
PROVIDENT ASSURANCE COMPANY										
Fire	57,516 75	10,929,510 00	10,879,765 83	56,037 02	2,695 00	107,580 44	20,410,384 00	19,385,329 83	108,752 38	6,673 00
Accident	147 00	.....	.....	.....	.....	7,304 22	.....	.....	2,976 32	625 00
Automobile	25,511 63	.....	.....	7,472 87	2,827 00	83,210 82	.....	.....	42,428 33	9,647 00
Guarantee	331 50	.....	.....	375 30	.....	9,824 35	.....	.....	5,830 61	4,325 00
Liability	325 64	.....	.....	12 85	.....	146,918 02	.....	.....	83,737 96	33,767 00
Accident and Sickness combined	17,240 68	.....	.....	12,031 29	945 00	71,766 90	.....	.....	37,131 02	3,640 00
Burglary	.....	.....	.....	.....	.....	15,649 20	.....	.....	9,036 62	.....
Plate Glass	.....	.....	.....	.....	.....	8,893 83	.....	.....	5,192 84	350 00
Life	.....	.....	.....	.....	.....	19,109 96	.....	.....	1,843 72	.....
	101,073 20	.....	.....	75,929 33	6,467 00	470,257 74	.....	.....	296,929 80	59,027 00
QUEEN CITY FIRE INSURANCE CO.										
Fire	190,794 45	22,962,494 00	35,406,868 00	114,428 04	7,221 96	190,794 45	22,962,494 00	35,406,868 00	114,428 04	7,221 96
TORONTO CASUALTY, FIRE AND MARINE INSURANCE CO.										
Fire	47,979 31	9,288,080 00	6,902,318 00	42,188 01	4,652 13	52,782 00	9,781,153 00	7,320,177 00	43,869 60	4,652 13
Accident	1,360 64	.....	.....	} 5,648 89	840 00	{ 1,481 44	.....	.....	} 5,775 50	870 00
Sickness	4,858 63	.....	.....			{ 5,887 89	.....	.....		
Automobile	135,844 06	.....	.....	46,824 95	5,523 50	270,033 06	.....	.....	84,790 55	22,125 07
Burglary	2,976 08	.....	.....	4 00	.....	3,078 58	.....	.....	4 00	.....
Guarantee	1,227 60	.....	.....	Cr. 1,300 31	Cr. 1,453 39	7,001 71	.....	.....	Cr. 229 30	Cr. 2,453 39
Inland Transportation	1,505 81	.....	.....	503 19	90 00	1,997 81	.....	.....	503 19	90 00
Liability	51,876 48	.....	.....	31,715 68	3,580 00	53,371 92	.....	.....	32,924 07	4,040 00
Plate Glass	4,747 23	.....	.....	1,416 19	285 00	5,628 58	.....	.....	1,416 19	285 00
Marine	5,454 20	.....	.....	3,702 90	887 00	5,464 20	.....	.....	3,702 90	887 00
Totals	257,830 04	.....	.....	130,703 50	14,404 24	406,727 19	.....	.....	172,756 70	30,495 81

CASH-MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Wellington Fire Insurance Company, Mutual and Stock.

A.—CASH-MUTUAL FIRE COMPANIES

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

George C. H. Lang.....Kitchener.
L. J. Breithaupt.....Kitchener.
W. H. Schmalz.....Kitchener.
Dr. H. G. Lackner.....Kitchener.
H. L. Janzen.....Kitchener.
P. S. Lautenschlager.....Kitchener.
Hartman Krug.....Kitchener.
George Pattinson.....Preston.
Henry Knell.....Kitchener.

OFFICERS.

George C. H. Lang, President.....Kitchener.
L. J. Breithaupt, Vice-President.....Kitchener.
W. H. Schmalz, Manager and Secretary-Treasurer.....Kitchener.

AUDITORS.

J. M. Scully, F.C.A.....Kitchener.
J. A. Law.....Kitchener.

Unassessed premium note capital $236,909.60. Securities deposited at Provincial Treasury $100,687.47.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 60,000 00
Amount of mortgages on real estate		469,887 30
Amount of debentures and Canada War Loan (including Ontario Government deposit		446,214 37
Cash on hand at head office	$ 13,869 09	
Cash on deposit in Bank of Montreal, Kitchener	12,636 44	
Cash on deposit in Bank of Montreal, Kitchener (savings)	276 84	
Cash on deposit in Waterloo Trust & Savings Co	10,749 48	
Cash on deposit in Molsons Bank (savings), Kitchener, Ont	1,269 25	
Cash on deposit in Royal Bank (savings), Kitchener, Ont	1,729 32	
		40,530 42
Amount unpaid of agents' balances		16,271 73
Amount of premium notes in force after deducting all payments thereon and assessments levied		236,909 60
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1923		18,613 66
Accrued interest		13,735 09
Office furniture and Goad's plans (not extended), $5,000.00.		
Total assets		$ 1,302,162 17

Liabilities.

Unearned premiums, being 50 per cent. gross premiums on all cash system policies in force at 31st December, 1923	$ 140,952 79
Amount of losses supposed or reported	1,559 23
Total liabilities	$ 142,512 02

Receipts.

Cash balance at 31st December, 1922, (not extended), $29,373.63.		
Cash received as fixed payments of 1923	$	71,660 15
" premiums on cash system		186,446 32
" interest and rent		48,335 76
" agents' balances at 1922 received in 1923		15,230 14
" re-insurance on losses		9,974 02
" transfer fees		2 00
" additional premiums		2,369 08
" all other		17,490 75
" investment (not extended), $120,616.15.		
Total receipts	$	351,508 22

Expenditure.

Expenses of management.		
Amount paid for investigation and adjustment of claims and travelling expenses	$	1,941 25
" commission to agents		45,790 53
" statutory assessment and license fee		392 96
" law costs		98 14
" printing, stationery, advertising		3,684 28
" salaries, directors' and auditors' fees		37,219 34
" postage, telephone, telegrams, express and exchange		1,796 85
" fuel, light and water		780 71
" taxes (municipal and government)		5,566 28
" Fire Marshal tax		508 84
" other expenses		8,225 82
Total expenses of management	$	106,005 00
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		3,940 41
" losses which occurred during 1923		117,160 27
" re-insurance		33,398 34
" rebate, abatement and returned premiums		17,897 09
" investments (not extended), $182,566.97.		
Total expenditure	$	278,401 11

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual		$ 6,494,352 00	$ 6,494,352 00
Cash	$ 33,780,407 00		33,780,407 00
Totals	$ 33,780,407 00	$ 6,494,352 00	$ 40,274,759 00
Re-insurance.			
Cash	$ 2,173,915 00	$ 1,460,910 00	$ 3,634,825 00
Net risks carried by Company, 31st December, 1923	$ 31,606,492 00	$ 5,033,442 00	$ 36,639,934 00

Movement in Risks.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,789	$ 6,129,117 00
Policies new and renewed during 1923	1,212	2,860,108 00
Gross number during 1923	4,001	$ 8,989,225 00
Less expired and cancelled in 1923	1,130	2,494,873 00
Net risks in force on mutual system, 31st December, 1923	2,871	$ 6,494,352 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force, 31st December, 1922	20,797	$ 31,232,409 00
Policies new and renewed during 1923	8,575	14,992,879 00
Gross number during 1923	29,372	$ 46,225,288 00
Less expired and cancelled in 1923	7,854	12,444,881 00
Net risks in force on cash system, 31st December, 1923	21,518	$ 33,780,407 00

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES.

On policies in force, 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 377,604 67
Amount of all premium notes, after deducting all payments thereon and assessments levied	236,909 60
Amount of premium notes received during the year, 1923	140,695 07

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Charles Turnbull.....Galt.
Lincoln Goldie.....Guelph.
F. S. Jarvis.....Galt.
A. E. Watson.....Ayr.
W. K. George.....Toronto.
J. N. MacKendrick.....Galt.
James D. Allen.....Galt.
C. R. H. Warnock.....Galt.
John R. Blake.....Galt.

OFFICERS.

Charles Turnbull, President.....Galt.
Lincoln Goldie, Vice-President.....Guelph.
J. N. MacKendrick, Secretary.....Galt.

AUDITORS.

George C. Easton.....Galt.
Wm. Philip.....Galt.

Unassessed premium note capital, $237,905.00.
Securities in Treasury of Ontario, par value, $100,000.00.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 30,000 00
Loan secured by mortgages		87,500 00
Bonds and Debentures (including deposit with Ontario Government)		911,626 05
Actual cash on hand at head office	$ 5,236 51	
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:		
Commerce Bank, agency at Galt	25,523 97	
Toronto Bank, agency, Galt	4,612 87	
Waterloo Trust & Savings Co., Galt	1,948 17	
		37,321 52
Cash in agents' hands		8,331 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied		237,905 00
Due for re-insurance on losses		1,583 59
Amount of interest accured		20,353 75
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1923		14,186 96
Total assets		$ 1,348,808 19

Liabilities.

Amount of supposed or reported loss		$ 16,562 06
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1923		201,459 95
Amount of all other liabilities		579 62
Total liabilities		$ 218,601 63

Receipts.

Cash balance at 31st December, 1922 (not extended), $10,806.98.		
Cash received as fixed payments of 1923	$	73,339 32
" fixed payments for years prior to 1923		1,997 11
" premiums on cash system		243,741 52
" agents' balances of 1922 received in 1923		11,938 41
" interest (including rent)		55,884 81
" re-insurance on losses		15,173 58
" transfer fees		184 15
" all other		417 50
" from mortgage and debenture investments (not extended), $14,198.21.		
Total receipts	$	402,676 40

Expenditure.

Expenses of management:		
Amount paid for commission and bonus to agents	$	55,654 22
" Law costs		247 50
" fuel and light		936 67
" license fee and statutory assessment		436 24
" fire marshal tax		603 33
" printing, stationery and advertising		3,677 14
" taxes (Government and municipal)		6,651 84
" salaries, directors' and auditors' fees		32,777 36
" travelling expenses and automobiles		3,691 26
" postage, telephone, telegram and express		1,945 31
" investigation of claims		918 94
" incidentals		3,809 98
Expenses of management	$	111,349 79
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		846 84
" losses which occurred during 1923		155,834 65
" re-insurance premiums		23,933 07
" rebate, abatement and returned premiums		12,930 90
" refund to members		12,857 09
" purchase of securities (not extended), $71,163.24		
" All other		1,200 00
Total	$	318,952 34

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual		$ 6,504,206 75	$ 6,504,206 75
Cash	$ 9,320,075 27	33,427,401 30	42,747,476 57
Total	$ 9,320,075 27	$ 39,931,608 05	$ 49,251,683 32
Re-insurance.			
On mutual system		$ 703,740 02	$ 703,740 02
Cash system	$ 571,332 02	2,205,882 81	2,777,214 83
Total re-insurance	$ 571,332 02	$ 2,909,622 83	$ 3,480,954 85
Net risks carried by Company, 31st December, 1923	$ 8,748,743 25	$ 37,021,985 22	$ 45,770,728 47

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,670	$ 6,293,301 75
Policies new and renewed during 1923	978	2,640,978 44
Gross number during 1923	3,648	$ 8,934,280 19
Less expired and cancelled in 1923	1,046	2,430,073 44
Net risks in force on mutual systems, 31st December, 1923	2,602	$ 6,504,206 75
Cash System.		
Policies in force, 31st December, 1922	17,880	$ 39,448,670 44
Policies new and renewed during 1923	8,341	19,918,335 55
Gross number during 1923	26,221	$ 59,367,005 99
Less expired and cancelled in 1923	7,596	16,619,529 42
Net risks in force, on cash system, 31st December, 1923	18,625	$ 42,747,476 57

Business Transacted.

General Fire Insurance.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 380,003 00
Amount of premium notes, after deducting all payments thereon and assessments levied	237,905 00
Amount of premium notes received during the year 1923	156,389 00
Payments on premium notes of 1923 including all sums credited on said premium notes: Paid up to 31st December, 1923	31,277 80

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced Business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

G. G. McPherson, K.C	Stratford.
John Brown	Stratford.
Geo. Hamilton	Stratford.
Charles Packert	Stratford.
J. A. Robertson, M.D.	Stratford.
James Trow	Stratford.
James Jones	Mitchell.
Andrew Kuhry	Walkerton.
A. M. Kay	Stratford.

OFFICERS.

G. G. McPherson, K.C., President	Stratford.
John Brown, Vice-President	Stratford.
Charles Packert, Manager	Stratford.
George Kay, Secretary	Stratford.

AUDITORS.

James Dickson	Stratford.
Wm. Irwin	Stratford.

Deposited in the Treasury of Ontario	$ 100,000 00
Unassessed premium note capital	239,445 80

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 15,673 51
Cash value of mortgages		73,700 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government Deposit)		731,571 90
Cash at head office	$ 3,857 17	
Cash deposited in Royal Bank, Stratford	1,087 95	
Cash deposited in Canadian Bank of Commerce, Stratford, Ont	5,816 02	
Cash deposited in Montreal Bank, Stratford	6,839 85	
		17,600 99
Cash in agents' hands acknowledged by them to be due, and considered good		14,755 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied		239,445 80
Amount of re-insurance on losses		1,454 70
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1923		25,708 50
Interest due and accrued		18,163 00
Total assets		$ 1,138,073 95

Liabilities

Amount of losses supposed or reported	$ 5,522 42
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1923	155,010 23
Total liabilities	$ 160,532 65

Receipts.

Cash balance at 31st December, 1922 (not extended), 23,261.33.		
Cash received as fixed payments due in 1923	$	74,945 25
" as premiums on cash system		171,427 10
" for interest		40,597 61
" for re-insurance on account of losses		23,202 09
" extra premiums and endorsement fees		551 21
" agents' balances of 1922 received in 1923		13,053 84
" debenture appreciation on exchange		11,267 50
" All other		817 50
" from investments (not extended), $176,583.51.		
Total receipts	$	335,862 10

Expenditure.

Expenses of management:

Cash paid for commission to agents	$	46,777 99
" statutory assessment and license		442 10
" fire marshal tax		602 70
" investigation and adjustment of claims		1,783 77
" taxes (Government and municipal)		4,636 61
" salaries, directors' and auditors' fees		27,539 91
" printing, stationery and advertising		2,978 63
" travelling expenses		979 35
" postage, telephone, telegrams and express		1,482 10
" fuel and light		445 20
" exchange		285 53
" bonds (official and agents)		60 00
" sundry expenses		5,303 71
Total expenses of management	$	93,317 60

Miscellaneous payments:

Cash paid for losses which occurred prior to 1923		13,399 96
" losses which occurred in 1923		129,050 01
" re-insurance		40,622 58
" rebates		9,652 55
" investments, (not extended), $232,063.25.		
Total expenditure	$	286,042 70

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual		$ 16,079,234 00	$ 16,079,234 00
Cash	$ 6,436,079 00	28,211,830 00	34,647,909 00
Totals	$ 6,436,079 00	$ 44,291,064 00	$ 50,727,143 00
Re-insurance.			
Mutual		$ 4,655,627 00	$ 4,655,627 00
Cash	$ 931,947 00	3,214,278 00	4,146,225 00
Totals	$ 931,947 00	$ 7,869,905 00	8,801,852 00
Net risks carried by Company, 31st December, 1922	$ 5,504,132 00	$ 36,421,159 00	$ 41,925,291 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1922	4,621	$ 15,778,396 00
Policies new and renewed during 1923	1,617	5,886,452 00
Gross number during 1923	6,238	$ 21,664,848 00
Less expired and cancelled in 1923	1,644	5,585,614 00
Net risks in force on mutual system, 31st December, 1923	4,594	$ 16,079,234 00
Cash System.		
Policies in force, 31st December, 1922	18,361	$ 31,098,065 00
Policies new and renewed during 1923	10,711	19,454,801 00
Gross number during 1923	29,072	$ 50,552,866 00
Less expired and cancelled in 1923	9,411	15,904,957 00
Net risks in force on cash system, 31st December, 1923	19,661	34,647,909 00

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$384,332 87
Amount of all premium notes, after deducting all payments thereon and assessments levied	239,445 80
Amount of premium notes received during the year 1923	148,490 72
Cash paid up to 31st December, 1923	29,693 50

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May 1863.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Allan Bowman	Preston
L. W. Shuh	Waterloo
J. Howard Simpson	Guelph
P. E. Shantz	Preston
Richard Roschman	Waterloo
Julius H. Roos	Waterloo
W. G. Weichel	Waterloo
Aloyes Bauer	Waterloo
J. Stauffer	Galt

OFFICERS.

Allan Bowman, President	Preston
L. W. Shuh, Vice-President	Waterloo
Arthur Foster, Secretary	Waterloo

AUDITORS.

J. M. Scully, F. C. A	Kitchener
J. Scully	Kitchener

Unassessed premium note capital	$ 271,025 69
Securities deposited in Treasury of Ontario, par value	100,000 00

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 30,000 00
" mortgages		8,300 00
" bonds, debentures, Canada War Loan and securities (including Ontario Government deposit)		1,003,641 46
Actual Cash on hand at head office as per auditors' statement for the year ending 31st December, 1923, of which a certified copy is to be attached to each statement	$ 9,867 40	
Cash, other than foregoing, on deposit to the Company's credit not drawn against in the following chartered banks:		
Bank of Toronto, agency situate at Waterloo, Ont	3,291 07	
Molsons Bank, agency situate at Waterloo, Ont	19,798 54	
Royal Bank, agency situate at Waterloo, Ont	715 69	
		33,672 70
Cash in agents' hands acknowledged by them to be due and considered good		1,120 25
Amount of premium notes in force after deducting all payments thereon and assessments levied		271,025 69
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1923		27,464 00
Amount of accrued interest		26,725 98
Total		$ 1,401,950 08

Liabilities.

Amount of unpaid losses	$ 4,747 99
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1923	233,466 81
Total liabilities	$ 238,214 80

Receipts.

Cash balance at 31st December, 1922, (not extended) $19,376.27.

Cash received as fixed payments of 1923	$	88,888 84
" agents' balances of 1922 received in 1923		2,471 97
" premiums on cash system		277,885 10
" rents		260 00
" interest		50,056 01
" re-insurance on losses		35,697 58
" all other		22,076 46
" from matured investments (not extended) $28,353.02.		
Total receipts	$	477,335 96

Expenditure.

Expenses of management:

Amount paid for commission or bonus to agents	$	51,874 36
" law costs		223 50
" fuel and light		650 72
" investigation and adjustment of claims		1,012 23
" interest		2,519 86
" statutory assessment and license fee		502 59
" fire marshal tax		426 96
" taxes (Government and Municipal)		5,005 40
" printing, stationery and advertising		4,909 61
" salaries, directors' and auditors' fees		39,856 78
" postage, telephone, telegrams and express		1,691 41
" exchange		636 73
" travelling expenses		1,821 88
" janitor		392 50
" repairs		425 09
" insurance		477 47
" Underwriters' Association		3,275 24
" other expenses		1,811 38
Total expenses of management	$	117,513 71

Miscellaneous payments:

Cash paid for losses which occurred prior to 1923		6,823 42
" losses which occurred during 1923		181,929 69
" re-insurance		58,295 13
" rebate, abatement and premiums		27,997 28
" for purchase of investments (not extended), $98,833.32.		
Total expenditure	$	392,559 23

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual		$ 12,607,847 00	$ 12,607,847 00
Cash	$ 9,798,549 00	42,783,199 00	52,581,748 00
Total	$ 9,798,549 00	$ 55,391,046 00	$ 65,189,595 00
Re-insurance.			
Mutual		3,547,395 00	$ 3,547,395 00
Cash	$ 500,073 00	5,182,168 00	5,682,241 00
Total	$ 500,073 00	$ 8,729,563 00	$ 9,229,636 00
Net risks carried by Company, 31st December, 1923	$ 9,298,476 00	$ 46,661,483 00	$ 55,959,959 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,115	$ 12,185,609 00
Policies new and renewed during 1923	1,546	4,995,230 00
Gross number during 1923	4,661	$ 17,180,839 00
Less expired and cancelled in 1923	1,476	4,572,992 00
Net risks in force on mutual system, 31st December, 1923	3,185	$ 12,607,847 00
Cash System.		
Policies in force, 31st December, 1922	28,109	$ 46,403,135 00
Policies new and renewed during 1923	17,765	30,699,992 00
Gross number during 1923	45,874	$ 77,103,127 00
Less expired and cancelled in 1923	15,127	24,521,379 00
Net risks in force on cash system, 31st December, 1923	30,747	$ 52,581,748 00

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 431,029 70
Amount of premium notes, after deducting all payments thereon and assessments levied	271,025 69
Amount of premium notes received during the year 1923	180,620 95
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	36,097 07

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies Having No Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

Assets for the Year Ending 31st December, 1923.

Name of Company	Value of real estate, less encumbrance	Mortgages, bonds, debentures and other securities	Interest due and accrued	Agents' balances	Cash at head office and bank balances	Bills receivable, short date notes or due bills	Unassessed premium notes	Re-insurance on losses	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1923	All other assets	Total	Goad's plans, office furniture, etc., (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	60,000 00	916,101 67	13,735 09	16,271 73	40,530 42	.....	236,909 60	.....	18,613 66	.....	1,302,162 17	.....
Gore District	30,000 00	999,126 05	20,353 75	8,331 32	37,321 52	.....	237,905 00	1,583 59	14,186 96	.....	1,348,808 19	.....
Perth	15,673 61	805,271 90	18,163 00	14,755 45	17,600 99	.....	239,445 80	1,454 70	25,708 50	.....	1,138,073 95	.....
Waterloo	30,000 00	1,011,941 46	26,725 98	1,120 25	33,672 70	.....	271,025 69	.....	27,464 00	.....	1,401,950 08	.....
Totals	135,673 61	3,732,441 08	78,977 82	40,478 75	129,125 63	.....	985,286 09	3,038 29	85,973 12	.....	5,190,994 39	.....

The Government deposits at date of publication are as follows:—Economical, $100,687.47; Gore District, $100,000; Perth, $100,000; Waterloo, $100,000.

Liabilities for the Year Ending 31st December, 1923.

Name of Company	Losses reported unpaid at 31st Dec., 1923	Unearned premiums on cash system risks calculated at 50 per cent. of gross premiums	All other liabilities	Total liabilities	Number of policies	Net amount of risks
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	1,559 23	140,952 79	.....	142,512 02	24,389	36,639,934 00
Gore District	16,562 06	201,459 95	579 62	218,601 63	21,227	45,770,728 47
Perth	5,522 42	155,010 23	.....	160,532 65	24,255	41,925,291 00
Waterloo	4,747 99	233,466 81	.....	238,214 80	33,932	55,959,959 00
Totals	28,391 70	730,889 78	579 62	759,861 10	103,803	180,295,912 47

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

Receipts for the Year Ending 31st December, 1923.

Name of Company	Fixed payments of 1923	Fixed payments or assessments of years prior to 1923	Premiums on cash system	Agents' balances, 1923	Interest	Fees, licenses and extra premiums	From losses re-insured	Rent	Other sources	Total	Received for securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	71,660 15	.....	186,446 32	15,230 14	48,335 76	.....	9,974 02	.....	19,861 83	351,508 22	120,616 15
Gore District	73,339 32	1,997 11	243,741 52	11,938 41	54,784 81	.....	15,173 58	1,100 00	601 65	402,676 40	14,198 21
Perth	74,945 25	.....	171,427 10	13,053 84	40,597 61	.....	23,202 09	.....	12,636 21	335,862 10	176,583 51
Waterloo	88,888 84	.....	277,885 10	2,471 97	50,056 01	.....	35,697 58	260 00	22,076 46	477,335 96	28,353 02
Totals	308,833 56	1,997 11	879,500 04	42,694 36	193,774 19	.....	84,047 27	1,360 00	55,176 15	1,567,382 68	339,750 89

Expenditure for the Year Ending 31st December, 1923.

Name of Company	Commission and bonus to agents	Interest	Costs in law	Statutory assessment and license fees	Salaries and general expenses account	Total expense of management	Refunds to members	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	45,790 53	.....	98 14	392 96	59,723 37	106,005 00	.....	121,100 68	17,897 09	33,398 34	.....	278,401 11	182,566 97
Gore District	55,654 22	.....	247 50	436 24	55,011 83	111,349 79	12,857 09	156,681 49	12,930 90	23,933 07	1,200 00	318,952 34	71,163 24
Perth	46,777 99	.....	.....	442 10	46,097 51	93,317 60	.....	142,449 97	9,652 55	40,622 58	.....	286,042 70	232,000 00
Waterloo	51,874 36	2,519 86	223 50	502 59	62,393 40	117,513 71	.....	188,753 11	27,997 28	58,295 13	.....	392,559 23	98,833 32
Totals	200,097 10	2,519 86	569 14	1,773 89	223,226 11	428,186 10	12,857 09	608,985 25	68,477 82	156,249 12	1,200 00	1,275,955 38	584,563 53

B—CASH-MUTUAL FIRE COMPANIES

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Geo. Sleeman	Guelph.
W. A. Denton	Toronto.
E. J. Hayes	Toronto.
W. E. Buckingham	Guelph.
H. Begg	Toronto.
W. R. Begg	Toronto.
E. B. Stockdale	Toronto.

OFFICERS.

Geo. Sleeman, President	Guelph.
W. A. Denton, Vice-President	Toronto.
John Davidson, Secretary	Guelph.
Shaw & Begg, Limited, Managers, 82-88 King St. E	Toronto.

AUDITORS.

A. C. Neff	Toronto.
I. P. M. Robertson	Toronto.

Statement for the Year Ending 31st December, 1923.

Authorized capital stock		$ 150,000 00
Subscribed capital stock		124,500 00
Paid up capital stock		124,500 00
Unassessed premium note capital		81 39
Deposited in the Provincial Treasury		56,000 00

Assets.

Debentures and Canada War Loan		$ 178,964 44
Cash on hand at head office	$ 8,942 97	
Cash on deposit in Dominion Bank, Toronto	18,372 54	
		27,315 51
Amount held in trust by re-insuring company		9,077 06
Cash in agents' hands, acknowledged by them to be due and considered good		29,238 40
Amount of premium notes in force after deducting all payments thereon and assessments levied		81 39
" unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1923		47,772 94
" accrued interest		979 27
" office furniture, Goad's plans, etc. (not extended)	$ 5,558 79	
Total assets		293,429 01

Liabilities.

Amount of losses supposed or reported	$ 2,608 79
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1923	122,654 44
Amount due for re-insurance	33,286 96
Taxes	750 00
All other	200 00
Total liabilities	$ 159,500 19
Paid up capital stock	$ 124,500 00

Receipts.

Cash balance at 31st December, 1922 (not extended)	$ 26,620 37	
Cash received for interest		$ 7,654 35
" from fixed payments		25 37
" premiums on cash system		211,156 26
" agents' balances, 1922, received in 1923		26,830 96
" re-insurance on losses		46,742 38
" from other sources		95 00
Cash received from realization of investments (not extended)	$ 51,432 50	
Total receipts		$ 292,504 32

Expenditure.

Expenses of management:	
Amount paid for commission or bonus to agents	$ 38,058 08
" investigation or adjustment of claims	1,999 63
" statutory assessment and license fees	272 67
" printing, stationery and advertising	2,724 32
" taxes (Government and Municipal)	3,717 68
" salaries, directors' and adutiors' fees	9,824 70
" travelling expenses	1,500 00
" postage, telegrams and express, bank exchange	502 33
" law costs	52 10
" Fire Marshal tax	550 55
" rent	3,250 02
" other expenses	1,365 46
Total expenses of management	$ 63,817 54
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1923	939 95
" losses which occurred during 1923	118,097 12
" re-insurance on losses	74,089 02
" rebate	29,875 22
" dividends	7,278 00
Expenditure other than the foregoing	811 63
Cash paid for investments (not extended), $48,333.20.	
Total expenditure	$ 294,908 48

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual	$ 900 00	$ 7,600 00	$ 8,500 00
Cash	12,293,840 00	15,696,100 00	27,989,940 00
Total	$ 12,294,740 00	$ 15,703,700 00	$ 27,998,440 00
Re-insurance.			
In cash system	6,201,444 00	3,822,665 00	10,024,109 00
Net risks at 31st December, 1923	$ 6,093,296 00	$ 11,881,035 00	$ 17,974,331 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1922	9	$ 9,000 00
Policies new and renewed during 1923	3	2,800 00
Gross number during 1923	12	11,800 00
Less expired and cancelled during 1923	3	3,300 00
Net risks in force on mutual system 31st December, 1923	9	8,500 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1922	14,286	$ 23,743,219 00
Policies new and renewed during 1923	13,045	23,731,233 00
Gross number during 1923	27,331	47,474,452 00
Less expired and cancelled in 1923	10,368	19,484,512 00
Net risk in force on cash system 31st December, 1923	16,963	$ 27,989,940 00

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premiums notes held by the Company and legally liable to assessment	$ 124 97
Amount of all premium notes, after deducting all payments thereon and assessments levied	81 39
Amount of premium notes, received during the year 1923	78 00
Payments of premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	25 37

LIST OF SHAREHOLDERS 31ST DECEMBER, 1923.

Name	Address	No. of shares	Amount subscribed	Amount paid up
			$ c.	$ c.
H. Begg	Toronto	10	1,000 00	1,000 00
W. R. Begg	"	10	1,000 00	1,000 00
W. E. Buckingham	Guelph	10	1,000 00	1,000 00
W. A. Denton	Toronto	10	1,000 00	1,000 00
E. C. Bowker & A. A. Atkinson (in trust)	"	1,035	103,500 00	103,500 00
E. J. Hayes	"	10	1,000 00	1,000 00
Geo. Sleeman	Guelph	10	1,000 00	1,000 00
E. B. Stockdale	Toronto	10	1,000 00	1,000 00
E. B. Stockdale & C. S. Hamton (in trust)	"	130	13,000 00	13,000 00
J. R. Wissler	Elora	10	1,000 00	1,000 00
Totals		1,245	124,500 00	124,500 00

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies Having Joint Stock Capital

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

Assets for the Year Ending 31st December, 1923.

Name of Company	Mortgages, bonds and debentures or other securities	Interest due and accrued	Cash at head office and bank balances	Agents' balances	Reserve held in trust by re-insured company	Unassessed premium notes	Re-insurance on losses	Unearned part (50 %) of premiums paid for re-insurance of risks in force at 31st December, 1923	All other assets	Total	Goad's plans, office furniture, etc., (not extended)	Subscribed capital stock uncalled
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington	178,964 44	979 27	27,315 51	29,238 40	9,077 06	81 39	.....	47,772 94	.....	293,429 01	5,558 79	.....

Government deposit (par value) at date of publication, $56,000.

Liabilities for the Year Ending 31st December, 1923.

Name of Company	Losses unpaid at 31st December, 1923	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums	Commission and bonus	Re-insurance	Rebates and return premiums unpaid	Due to other companies and persons	All other liabilities	Total liabilities except capital stock	Capital stock paid up	Number of policies	Net amount at risk
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Wellington	2,608 79	122,654 44	.....	33,286 96	.....	.....	950 00	159,500 19	124,500 00	16,972	17,974,331 00

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

Receipts for the Year Ending 31st December, 1923.

Name of Company	Fixed payments of 1923	Fixed payments or assessments of years prior to 1923	Premiums on cash system	Agents' balances	Interest	Fees, licenses and extra premiums	For losses re-insured	Borrowed money	Calls and premiums on capital stock	Other sources	Total	Received for securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington	25 37	.....	211,156 26	26,830 96	7,654 35	.....	46,742 38	.....	.....	95 00	292,504 32	51,432 50

Expenditure for the Year Ending 31st December, 1923.

Name of Company	Expenses of Management						Dividends	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total
	Commission and bonus to agents	Interest	Costs in law	Statutory assessment and license fees	Salaries and general expenses	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington	38,058 08	.....	52 10	272 67	25,434 69	63,817 54	7,278 00	119,037 07	29,875 22	74,089 02	811 63	*294,908 48

* Not including $48,333.20 invested.

Strictly Mutual Fire Insurance Companies

YEAR ENDING 31st DECEMBER, 1923

(B 121)

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Chas. Young	Richard's Landing.
Wm. Vincer	Mindemoya.
Geo. H. Cook	Silver Water.
Hy. Knight	Korah.
W. Geo. Emiry	Massey.
John Tait	Iron Bridge.
A. H. Huckson	Tarentorus.
Alex. Stewart	Bar River.
Chas. Robinson	Plummer.

OFFICERS.

Chas. Young, President	Richard's Landing.
Wm. Vincer, Vice-President	Mindemoya.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie.

AUDITORS.

Ed. Walton	Sault Ste. Marie.
W. T. Scott	Sault Ste. Marie.

Unassessed premium note capital, $40,984.83.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada Victory Loan and Province of Ontario Bonds		$ 15,000 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont		3,556 05
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 40,984 83	
Less residue of premium notes given by the company for re-insurance	277 50	
		40,707 33
Interest due and accrued		85 00
Office furniture and supplies (not extended)	$ 365 48	
Total assets		$ 59,348 38

Liabilities.

Losses supposed or reported	$ 1,000 00
Total liabilities	$ 1,000 00

Receipts.

Cash balance at 31st December, 1922, (not extended)	$ 5,419 93	
Cash received by company as membership fee		$ 802 50
" as fixed payments due in 1923		10,293 70
" interest		660 18
" endorsement fees		5 00
" all other		39 40
Total receipts		$ 11,800 78

Expenditure.

Expenses of management:		
Cash paid for agents' commission	$	1,340 50
" investigation of claims		130 10
" salaries, directors' and auditors'		970 25
" statutory assessment in license fees		31 12
" travelling expenses		84 25
" fire marshal tax		27 41
" taxes, municipal and government		76 96
" printing, stationery and advertising		157 97
" postage, telephone, telegrams and express		142 35
" rent		120 00
" other		70 75
Total expenses of management	$	3,151 66
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		6,372 96
" rebate		174 89
" re-insurance		35 15
" purchase of securities (not extended) $3,930.00.		
Total expenditure	$	9,734 66

Currency of Risks.

	Three years.
Amount covered by policies in force 31st December, 1923	$ 2,248,734 04
Less re-insurance	13,000 00
Net risks	$ 2,235,734 04

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,306	$ 2,152,282 00
Policies new and renewed during 1923	535	877,515 00
Gross number and amount in force during 1923	1,841	$ 3,029,797 00
Less expired and cancelled in 1923	471	781,062 96
Net risks in force 31st December, 1923	1,370	$ 2,248,734 04

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three Years.
Amount of face of all premium notes held by company and legally liable to assessment	$ 67,755 03
Amount of all premium notes after deducting all payments thereon and assessments levied	40,984 83
Amount of premium notes received during the year 1923	26,325 45
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	10,293 70
Amount of premium notes given by the company for re-insurance	390 00
Less payments thereon	112 50
Residue of premium notes for which the company is still liable	$ 277 50

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 24th July, 1894.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Samuel Miller....Stella.
W. A. Hitchins....Stella.
H. S. Patterson....Stella.
H. Beaubien....Stella.
Wm. Glenn, Jr....Stella.
Jas. Kilpatrick....Stella.
Edward Fleming....Stella.
E. C. McDonald....Stella.

OFFICERS.

Samuel Miller, President....Stella.
W. A. Hitchins, Vice-President....Stella.
A. N. Hitchins, Secretary-Treasurer....Stella.

AUDITORS.

John Filson....Stella.
W. P. Tugwell....Stella.

Unassessed premium note capital—$11,506.98.

Statement for the Year Ending 31st December, 1923.

Assets.

Dominion War Loan		$ 4,100 00
Cash on hand	$ 55 33	
Cash in Bank of Montreal, Kingston	2,841 09	
Cash in Royal Bank, Bath	1,568 84	
		4,465 26
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,506 98
Total assets		$ 20,072 24

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1922, (not extended)	$ 2,852 98	
Cash received as fixed payment of 1923		$ 877 18
" for interest		353 88
" transfer fees and endorsement		1 00
" all other		9 80
" investments, (not extended)	$ 800 00	
Total		$ 1,241 86

Expenditure.

Expenses of management:	
Cash paid for commission to agents	$ 175 43
" fire marshal tax	2 26
" statutory assessment and license fee	11 85
" travelling expenses	22 00
" salaries, directors' fees, etc	189 00
" rent	75
" printing, statinery and advertising	6 00
" postage, telephone, telegrams and express	2 98
" taxes	8 78
" other expenses	8 00
Total expenses of management	$ 427 05
Miscellaneous payments:	
Cash paid for rebates	2 53
Total expenditure	$ 429 58

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	One Year	Three years.	Total.
Mutual	$ 1,400 00	$ 359,297 00	$ 360,697 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	228	$ 359,684 00
Policies new and renewed during 1923	77	110,077 00
Gross number and amount in force during 1923	305	$ 469,761 00
Less expired and cancelled in 1923	74	109,064 00
Net risks in force 31st December, 1923	231	$ 360,697 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	One year.	Three years.	Total.
Amount of face of all premium notes held by company and legally liable to assessment	$ 28 00	$ 14,362 68	14,390 68
Amount of all premium notes after deducting all payments thereon and assessments levied	22 40	11,484 58	11,506 98
Amount of premium notes received during year of 1923	28 00	4,347 08	4,375 08
Payment on the premium notes of 1923, including all sums credited on said premium notes, viz:			
(a) Cash paid up to 31st Dec., 1923	5 60	871 58	877 18

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

L. E. Peterson.....Princeton.
William Mauson.....Ayr.
Robt. Foulds.....St. George.
Morris Shellard.....Galt.
Murdo M. Lillico.....Bright.
Charles W. Gurney.....Paris.

OFFICERS.

L. E. Peterson, President.....Princeton.
Wm. Mauson, Vice-President.....Ayr.
A. L. Easton, Secretary-Treasurer.....Princeton.

AUDITORS.

John L. Black.....Ayr.
Thomas Mitchell.....Ayr.

Unassessed premium note capital, $267,815.10.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand	$ 68 88	
Cash in Bank of Commerce, Ayr	4,358 03	
Cash in Loan Company	2,310 96	
Cash in Molsons Bank, Ayr	5,392 99	
		$ 12,130 86
Amount unpaid of assessments of 1923		1,378 07
Amount unpaid of assessments of prior years		372 51
Amount of premium notes in force after deducting all payments thereon and assessments levied		267,815 10
Amount of all other		12 50
Total assets		$ 281,709 04

Liabilities.

Income tax, 1923	$ 133 52

Receipts.

Cash balance at 31st December, 1922, (not extended)	
Cash received for policy fees	$ 430 50
" assessments of 1923	13,101 50
" assessments of prior years	1,144 34
" interest	195 43
" borrowed money	700 00
" cancelled policies and other sources	170 36
Total	$ 15,742 13

Expenditure.

Expenses of management:	
Amount paid for travelling expenses	$ 24 85
" statutory assessment and license	45 02
" fire marshal tax	44 64
" taxes	149 28
" rent	24 00
" salaries, directors' and auditors' fees	1,798 70
" printing, stationery and advertising	120 84
" postage, telephone, telegrams and express	90 00
" interest	10 00
" other	39 47
Total expenses of management	$ 2,346 80
Miscellaneous payments:	
Amount paid for losses which occurred during 1923	8,130 59
" repayment of loans	700 00
" expenditure other than foregoing	780 00
Total expenditure	$ 11,957 39

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 7,056,587 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,691	$ 6,781,405 00
Policies taken during 1923	504	2,040,632 50
Gross number and amount in force during 1923	2,195	$ 8,822,037 50
Less expired and cancelled in 1923	490	1,765,450 00
Net risks in force 31st December, 1923	1,705	$ 7,056,587 50

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 300,480 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	267,815 10
Amount of premium notes received during the year 1923	86,326 00

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Edward T. Plews	Picton.
M. F. Hawkins	Picton.
Frank Eaton	Picton.
Charles E. Lauder	Mountain View.
E. B. Purtelle	Bloomfield.
W. Asa Foster	Picton.
Adolphus Roblin	Picton.
H. S. Welbanks	Milford.
Geo. M. McCartney	Wellington

OFFICERS.

Edward T. Plews, President	Picton.
M. F. Hawkins, Vice-President	Picton.
M. R. German, Secretary-Treasurer	Picton.

AUDITORS.

Walter Stricker	Cherry Valley.
H. H. Huff	Bloomfield.

Unassessed premium note capital, $55,462.89

Statement for the Year Ending 31st December, 1923.

Assets.

Cash at Head Office		
Cash in Bank of Nova Scotia, Picton	$ 1,665 38	
Cash in Bank of Montreal, Picton	82 29	
Cash in Union Bank, Picton	108 39	
	$ 1,866 06	
Less cheques outstanding	306 70	
		$ 1,549 36
Amount unpaid of fixed payments of 1923		349 20
Amount of premium notes in force, after deducting all payments thereon and assements levied	$ 55,462 89	
Less residue of premium notes given for re-insurance	1,937 21	
		53,525 68
Total assets		$ 55,424 24

Liabilities.

All other	$ 9 00
Total	$ 9 00

Receipts.

Cash balance at 31st December, 1922, (not extended)	$ 641 96	
Commission		$ 865 35
Cash received for fixed payments of 1923		9,673 14
" fixed payments due in prior years		247 00
" agents' balances		18 90
" interest		41 68
" re-insurance premiums		240 15
" all other		60 10
Total receipts		$ 11,146 32

Expenditure.

Expenses of management:		
Amount paid for commission and fees to agents	$	1,588 62
" Division Court costs		2 00
" investigation and adjustment of claims		36 00
" salaries, director's and auditors' fees		1,267 70
" fire marshal tax		29 94
" interest		35 00
" statutory assessment and license		26 58
" printing, stationery, advertising and calendars		67 00
" taxes		27 51
" postage, telephone, telegrams and express		78 00
" other expenses		139 71
Total expenses of management	$	3,298 06
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		5,531 11
" rebate		107 05
" re-insurance		302 70
" repayment of loans		1,000 00
Total expenditure	$	10,238 92

Currency of Risks.

Amount covered by Policies in force 31st December, 1923.

	Three years.
Mutual	$ 3,655,535 00
Less re-insured	80,717 00
Net amount of risks at 31st December, 1923	$ 3,574,818 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,409	$ 3,209,785 00
Policies new and renewed during 1923	666	1,589,925 00
Gross number and amount in force during 1923	2,075	4,799,710 00
Less expired and cancelled in 1923	542	1,144,175 00
Net risks in force 31st December, 1923	1,533	$ 3,655,535 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 73,924 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,462 89
Amount of premium notes received during the year 1923	32,253 25
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1923	5,055 49
Amount of notes given for re-insurance	2,421 51
Less payments thereon	484 30
Residue of said premium notes for which the Company is still liable	$ 1,937 21

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

A. J. Babion	Humberstone.
Nathan Day	Ridgeway.
Isaiah Hansler	Welland.
John K. Misener	Pt. Robinson.
Jno. B. Gallinger	Niagara Falls.
Paul J. Wilson	Wainfleet.
J. Daball	Ridgeville.
E. O. Disher	Ridgeway.
Crawford McCredie	Chippawa.

OFFICERS.

A. J. Babion, President	Humberstone.
Nathan Day, Vice-President	Ridgeway.
John G. Wills, Secretary	Wainfleet.
Imperial Bank, Treasurer	Ridgeway.

AUDITORS.

A. E. Riegle	Ridgeway.
W. B. Disher	Ridgeway.

Unassessed premium note capital, $138,596.55.

Statement for the Year Ending 31st December, 1923.

Assets.

Amount unpaid of fixed payments of 1923	$	482 22
Cash in Imperial Bank, Ridgeway		30 01
Amount of all premium notes in force, after deducting all payments thereon and assessments levied		138,596 55
Office furniture (not extended), $65.00.		
Total assets	$	139,108 78

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1923 (not extended), $246.18.		
Cash received as fixed payments of 1923	$	12,218 08
" fixed payments of prior years		611 89
" interest		35 83
" workmen's risk		17 00
" all other		93 40
Total receipts	$	12,976 20

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 356 52
" statutory assessment and license	31 22
" interest	240 00
" printing, stationery and advertising	65 71
" travelling expenses	14 00
" salaries, directors' and auditors' fees	1,202 40
" postage, telephone, telegrams and express	129 96
" taxes	121 26
" fire marshal tax	40 31
" investigation of claims	52 80
" other expenses	11 00
Total expenses of management	$ 2,265 18
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	5,453 40
" losses which occurred prior to 1923	1,250 00
" rebates	223 79
" repayments of loans	4,000 00
Total expenditure	$ 13,192 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1923.

	Three years.
Mutual	$ 4,184,750 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,587	$ 4,108,061 00
Policies new and renewed in 1923	498	1,418,540 00
Gross number and amount in force during 1923	2,085	$ 5,526,601 00
Less expired and cancelled in 1923	520	1,341,851 00
Net risks in force 31st December, 1923	1,565	$ 4,184,750 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 163,160 74
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	138,596 55
Amount of premium notes received during the year 1923	56,421 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 15th March, 1876.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

George B. Webster.....St. Mary's.
Duncan McVannel.....St. Mary's.
James Highet.....Science Hill.
Hilson Stanley.....Granton.
Thomas H. Driver.....Science Hill.
W. L. Switzer.....St. Mary's.
James More.....Kirkton.
George Hookway.....Science Hill.
Robert Knowles.....Granton.

OFFICERS.

George B. Webster, President.....St. Mary's.
Duncan McVannel, Vice-President.....St. Mary's.
J. H. Jameson, Secretary-Treasurer.....St. Mary's.

AUDITORS.

R. W. Switzer.....St. Mary's.
A. M. Driver.....Brucefield.

Unassessed premium note capital, $86,683.35.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 519 10	
Cash in Molson's Bank, St. Mary's	5 91	
	$ 525 01	
Less outstanding cheques	28 10	
		$ 496 91
Amount unpaid of assessments levied during 1923		1,496 99
Amount unpaid of assessments levied in prior years		287 00
Amount of premium notes in force after deducting all payments thereon		86,683 35
Total assets		$ 88,964 25

Liabilities.

Borrowed	5,000 00

Receipts

Cash balance at 31st December, 1923, (not extended), $4,135.82.	
Cash received for assessments levied in 1923	9,127 07
" assessments prior to 1923	1,215 05
" interest	19 26
" from other sources	64 10
Borrowed money	23,100 00
Total receipts	$ 33,525 48

Expenditure.

Expenses of management		
Amount paid for investigation of claims		64 50
" statutory assessment and license fee		27 10
" salaries, directors' and auditors' fees		388 00
" fire marshal tax		30 55
printing, stationery and advertising		16 00
" taxes (Government and municipal)		89 00
" postage, telephone, telegrams and express		45 00
" other express		71 12
" interest		339 65
Total expenses of management	$	1,070 92
Miscellaneous payments		
Cash paid for losses which occurred during 1923		17,993 47
" repayment of loans		18,100 00
Total expenditure	$	37,164 39

Currency of Risks.

Amount covered by Policies in force, 31st December, 1923.

	Three years.
Mutual	$ 3,303,010 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1922	904	$ 3,310,955 00
Policies new and renewed during 1923	309	1,115,990 00
Gross number and amount in force during 1923	1,213	4,426,945 00
Less expired and cancelled in 1923	331	1,123,935 00
Net risks in force, 31st December, 1923	882	$ 3,303,010 00

Classification of Risks.

Farm and Non-hazardous.

Premium Notes.

On Policies in force, 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$ 107,303 97
Amount of all premium notes, after deducting all payments thereon and assessments levied	86,683 35
Amount of premium notes received during the year, 1923	36,185 82
Amount of cash paid up to 31st December, 1923	9,127 07

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRIGHT.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Robert Baird	New Hamburg.
Thos. E. West	Woodstock.
A. R. G. Smith	New Hamburg.
Geo. G. McKay	Woodstock.
Robert Smith	Hickson.
Morton Hall	Bright.
Hy. Sippel	New Hamburg.
Archibald Harley	Gobles.
Benjamin Bickell	Bright.

OFFICERS.

Robert Baird, President	New Hamburg.
Thomas E. West, Vice-President	Woodstock.
D. R. Stauffer, Secretary-Treasurer	Bright.

AUDITORS.

A. L. Currah	Bright.
Albert Smart	Plattsville.

Unassessed premium note capital, $129,824.35.

Statement for the Year Ending 31st December, 1923.

Assets.

Actual cash on hand at head office	$ 103 69	
Cash on deposit in Standard Bank, Bright, Ont.	3,210 50	
Cash on deposit in Standard Bank, Innerkip, Ont.	2,628 07	
		$ 5,942 26
Amount unpaid of assessments levied in 1923		887 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		129,824 00
Total assets		$ 136,653 91

Liabilities—(None).

Receipts.

Cash balance at 31st December, 1922, (not extended), $3,227.41.

Cash received at taking of application held by agents	$ 135 00
Cash received for assessments levied in 1923	6,430 55
" assessments levied prior to 1923	718 17
" interest	69 11
" transfer fees	4 00
" borrowed money	600 00
Total receipts	$ 7,956 83

Expenditure.

Expenses of management	
Amount paid for printing, stationery and advertising	$ 32 50
" postage, telephone, telegrams and express	74 00
" salaries, directors' and auditors' fees	932 50
" rent	8 50
" statutory assessment and license fee	26 36
" travelling expenses	15 00
" fire marshal tax	27 02
" law costs	1 00
" interest	156 30
" other expenses	13 68
Total expenses	$ 1,286 86
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	2,648 95
" repayment of loans	1,300 00
" rebates	6 17
Total expenditure	$ 5,241 98

Currency of Risks.

Amount covered by policies in force, 31st December, 1923.

	Four years.
Mutual	$ 3,165,835 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1922	791	$ 3,168,565 00
Policies new and renewed during 1923	194	795,625 00
Gross number and amount in force during 1923	985	3,964,190 00
Less expired and cancelled in 1923	204	798,355 00
Net risks in force, 31st December, 1923	781	$ 3,165,835 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force, 31st December, 1923.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 147,102 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	129,824 00
Amount of premium notes received during the year 1923	36,662 25

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Duncan W. Miller.....St. George.
Francis Thomson.....Echo Place.
U. O. Kendrick.....Cainsville.
John Collins.....Burford.
Chas. McIntyre.....Scotland.
A. W. Vansickle.....Onondaga.
Samuel Disbraw.....Vanessa.
E. L. Smith.....Scotland.
James Pakley.....Harley.

OFFICERS.

D. W. Miller, President.....St. George.
Francis Thomson, Vice-President.....Echo Place.
J. A. Messecar, Secretary-Treasurer.....Brantford.

AUDITORS.

P. M. Button.....Scotland.
R. W. Hamilton.....Cainsville.

Unassessed premium note capital, $130,312.68.

Statement for the Year Ending 31st December, 1923.

Assets.

Amount of cash at head office	$ 161 79	
Cash in Canadian Bank of Commerce, Brantford	2,129 32	
Cash in Bank of Hamilton, Delhi	330 53	
	$ 2,621 64	
Less outstanding cheques	678 00	
		$ 1,943 64
Amount of fixed payments of 1923		1,493 01
Amount of fixed payments, prior years (not extended), $631.21.		
Amounts of unpaid assessments, 1923		747 06
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 130,312 68	
Less residue of premium notes given for re-insurance	1,900 72	
		128,411 96
All other		50 00
Office furniture (not extended), $300.00.		
Total assets		$132,645 67

Liabilities.

Borrowed money	$ 4,000 00
Interest accrued	63 05
Total liabilities	$ 4,063 05

Receipts.

Cash balance at 31st December, 1922 (not extended), $777.70.	
Cash received for fees	$ 4 00
" fixed payments of 1923	16,434 89
" fixed payments, prior years	594 29
" assessments levied in 1923	7,976 22
" interest during 1923	101 61
" borrowed money	4,000 00
" re-insurance premiums	128 25
" all other	130 36
Total receipts	$ 29,369 62

Expenditure.

Expenses of management:		
Amount paid for commission	$	958 00
" taxes		261 89
" rent		360 00
" fire marshal tax		55 19
" interest		13 35
" statutory assessment and license fee		44 62
" printing, stationery and advertising		66 85
" salaries, directors' and auditors' fees		1,505 10
" investigation and adjustment of claims		115 10
" postage, telephones, telegrams and express		190 80
" travelling expenses		15 00
" all other		72 62
Total expenses of management	$	3,658 52
Miscellaneous payements:		
Cash paid for losses which occurred during 1923		22,714 55
" rebate		265 64
" re-insurance		564 97
" repayment of loans		1,000 00
Total expenditure	$	28,203 68

Currency of Risks.

Amount covered by policies in force, 31st December, 1923.

	Four years.
Mutual	$ 6,711,350 00
Less re-insurance	199,571 00
Net risks in force December 31st, 1923	$ 6,511,779 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1923	1,869	$ 6,702,431 00
Policies new and renewed during 1923	496	1,920,675 00
Gross number and amount in force during 1923	2,365	8,623,106 00
Less expired and cancelled during 1923	542	1,911,756 00
Net risks in force 31st December, 1923	1,823	$ 6,711,350 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment		$ 179,967 69
Amount of all premium notes, after deducting all payments thereon and assessments levied		130,312 68
Amount of premium notes received during the year 1923		53,069 79
Re-insurance:		
Amount of notes given for re-insurance	$ 2,111 52	
Less payments thereon	210 80	
Residue of said premium notes		1,900 72

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Alex. L. Noble	Norval.
R. A. Thompson	Lynden.
Neil C. Sinclair	St. Thomas.
Alex. C. McLeod	Stratford.
Wm. Hollingshead	Dutton.
W. J. Snider	Conestogo.

OFFICERS.

Alexander L. Noble, President	Norval.
R. A. Thompson, Vice-President	Lynden.
J. T. White, Secretary-Treasurer	Hamilton.

AUDITORS.

W. Anderson	Hamilton.
W. B. Anderson	St. Catharines.

Unassessed premium note capital, $94,767.35.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of mortgage		$ 6,000 00
Bonds, debentures and Canada War Loan		310,696 57
Cash on hand, head office	$ 28 63	
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton	13,062 83	
		13,091 46
Amount unpaid of fixed payments of 1923		123 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,767 35
Amount interest accured		8,059 19
Amount of office furniture (not extended), $400.		
Total assets		$ 432,737 57

Liabilities.

Amount of losses adjusted	$ 10,060 00
Total liabilities	$ 10,060 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $9,165.69.

Cash received as fixed payments of 1923	$ 32,425 05
" as fixed payments due in prior years	340 00
" as interest	18,627 12
" from realization of investments, e.g., debentures and other securities during 1923, (not extended), $20,967.29.	
" other sources	70 14
Total receipts	$ 51,462 31

Expenditure.

Expenses of management:		
Amount paid for commissions	$	27 00
" law costs		2 00
" statutory assessment and license fee (Ontario)		16 94
" fire marshal tax		106 80
" investigation and adjustment of claims		12 00
" printing, stationery and advertising		232 05
" salaries, directors' and auditors' fees		5,472 00
" postage, telephone, telegrams, express and exchange		279 09
" travelling expenses		352 05
" fuel and light		5 50
" taxes (Municipal and Government)		284 74
" rent		480 00
" other expenses		99 25
Total expenses of management	$	7,369 42
Miscellaneous payments:		
Cash paid for losses which occurred prior 1923		10,000 00
" losses which occurred during 1923		24,683 89
" rebate		779 44
" refund to members		10,306 84
" investments (not extended), $15,064.24.		
" other than foregoing (Contribution to Benevolent Institution.		300 00
Total expenditure	$	53,439 59

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

System.	One year or less.	Three years.	Total.
Mutual	$ 4,000 00	$1,318,400 00	$ 1,322,400 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	423	$ 1,343,650 00
Policies new and renewed during 1923	153	484,250 00
Gross number and amount in force during 1923	576	$ 1,827,900 00
Less expired and cancelled in 1923	172	505,500 00
Net risks in force 31st December, 1923	404	$ 1,322,400 00

CLASSIFICATION OF RISKS.

Manufacturing.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$160 00	$155,086 00	$ 155,246 00
Amount of all premium notes after deducting all payments thereon and assessment levied	.....	.....	94,767 00
Amount of premium notes received during the year 1923	.....	.....	57,139 00
Amount of cash paid up thereon to December 31st, 1923	.....	.....	11,412 30
Fixed payments unpaid at December 31st, 1923.	.....	.....	123 00

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

D. Campbell	Southwold.
Archie Walker	Muncey.
J. Switzer	Lambeth.
Duncan M. McNeil	Strathroy.
E. Howlett	Southwold.
D. Limon	Strathroy.
John Hutcheson	Longwood.
R. Sutherland	Mount Brydges.
H. M. Smith	Mount Brydges.
J. D. Carruthers	Melbourne.
W. Veale	Mount Brydges.
C. M. Trott	Mount Brydges.

OFFICERS.

D. Campbell, President	Southwold.
Archie Walker, Vice-President	Muncey.
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges.

AUDITORS.

J. H. Matthews	Delaware.
W. Blair	Mount Brydges.

Unassessed premium note capital, $94,251.30.

Statement for the Year Ending 31st December, 1923.

Assets.

Dominion of Canada Bonds		$ 4,005 00
Amount cash at head office	$ 17 51	
" Union Bank, Mount Brydges	747 77	
" Union Bank, Melbourne	499 88	
" Royal Bank, Strathroy	1,172 64	
" Bank of Montreal, London	2,824 32	
" *Home Bank, Delaware	1,001 87	
	$	6,263 99
Amount unpaid fixed payments of 1923		97 56
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 94,251 30	
Less residue of premiums note given for re-insurance	138 00	
		94,113 30
Interest due and accrued		40 41
Office furniture (not extended), $30.00.		
Total assets		$ 104,520 26

Liabilities.

Amount of retained balance premium notes	$ 120 50
Total liabilities	$ 120 50

Receipts.

Cash balance at 31st December, 1922 (not extended), $11,116.48.
Cash received at head office, fees, (not extended) $174.50.

" as fixed payments of 1923	$ 7,674 17
" as fixed payments due in prior years	51 33
" as interest	270 86
" all other	181 10
Total receipts	$ 8,177 46

*In liquidation.

Expenditure.

Expenses of management:		
Amount paid for fees to agents, (not extended) $174.50.		
" commission to agents	$	174 50
" investigation and adjustment of claims		36 00
" statutory assessment and license fee		27 74
" fire marshal tax		23 98
" taxes		76 07
" printing, stationery and advertising		124 19
" salaries, directors' and auditors' fees		640 20
" postage, telephone, telegrams and express		64 99
" filing annual statement		5 00
" delegates, Underwriters' Association, and fee		46 00
" all other		6 50
Total expenses of management	$	1,225 17
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		7,578 28
" rebate		98 30
" balance, retained notes		57 00
" re-insurance		34 50
" investments (not extended) $4,036.70		
Total expenditure	$	8,993 25

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 3,629,621 00
Less re-insurance	5,750 00
Net risks carried by the Company	$ 3,623,871 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	909	$ 3,434,496 00
Policies new and renewed during 1923	350	1,416,160 00
Gross number and amount in force during 1923	1,259	$ 4,850,656 00
Less expired and cancelled in 1923	327	1,221,035 00
Net risks in force 31st December, 1923	932	$ 3,629,621 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 108,888 63
Amount of all premium notes, after deducting all payments thereon and assessments levied	94,251 30
Amount of premium notes received during the year 1923	42,484 80
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	2,975 46

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Adelbert Jamieson	Smithville.
Elijah Durham	Smithville.
C. M. Honsburger	Jordan Station.
F. H. Jory	Beamsville.
W. A. Griffis	St. Catharines.
Lewis H. Collard	St. Catharines.

OFFICERS.

Adelbert Jamieson, President	Smithville.
Elijah Durham, Vice-President	Smithville.
G. W. Tinlin, Secretary-Treasurer	Beamsville.

AUDITORS.

W. D. Fairbrother	Beamsville.
J. D. Albright	Beamsville.

Unassessed premium note capital, $140,944.81.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash at head office	$ 2,398 45	
Cash in Bank of Hamilton, Beamsville	3,645 68	
" Commerce, Beamsville	55 85	
	$	6,099 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		140,944 81
Amount unpaid of fixed payments due in 1923		505 84
Amount unpaid assessments		1,159 52
Total assets	$	148,710 15

Liabilities.

Bills payable	$	1,500 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $4,364.57.

Cash received as fixed payments due in 1923	$	7,688 29
" due in prior years		101 68
" from assessments		6,450 49
" interest during 1923		47 75
" borrowed money		2,600 00
" all other		74 10
Total receipts	$	16,962 31

Expenditure.

Expenses of management :		
Cash paid for agents' fees	$	257 50
" statutory assessment and license fee		31 41
" fire marshal tax		23 82
" salaries, directors' and auditors' fees		760 80
" interest		71 02
" rent		30 00
" printing and stationery		86 81
" taxes		57 45
" filing report		5 00
" travelling expenses		25 00
" investigation of claims		25 50
" postage, telephone, telegrams and express		108 94
" fee Underwriters' Association		5 00
" all other expenses		5 00
Total expenses of management	$	1,493 25

Miscellaneous payments:	
Cash paid for losses which occurred during 1923	$ 12,100 00
" rebates	71 65
" repayment of loans	1,100 00
" all other (Northern relief)	444 00
Total expenditures	$ 15,208 90

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 4,489,900 00

Movement of Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,316	$ 4,154,456 00
Policies new and renewed during 1923	522	1,786,545 00
Gross number and amount in force during 1923	1,838	$ 5,941,001 00
Less expired and cancelled in 1923	474	1,451,101 00
Net risks in force 31st December, 1923	1,364	$ 4,489,900 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	One year.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 162,392 97
Amount of all premium notes, after deducting all payments thereon and assessments levied	140,944 81
Amount of premium notes recived during the year 1923	65,274 45
Payment on the premium notes of 1923, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1923	14,138 78
Notes for fixed payments unpaid at 31st December, 1923	1,665 32

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business, 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Kenneth McKenzie	Teeswater.
F. G. Moffat	Teeswater.
Thos. B. Aitken	Teeswater.
Thos. P. McDonald	Teeswater.
Robert Grant	Formosa.
Andrew McKague	Wingham.

OFFICERS.

Kenneth McKenzie, President	Teeswater.
F. G. Moffat, Vice-President	Teeswater.
F. G. Moffat, Secretary-Treasurer	Teeswater.

AUDITORS.

John McRae	Teeswater.
Alex. McKague	Teeswater.

Unassessed premium note capital, $74,250.28.

Statement for the Year Ending 31st December, 1923.

Assets.

Actual cash on hand at head office	$ 16 25	
Cash in Bank of Hamilton, Teeswater	1,641 70	
" Molson's Bank, Teeswater	2,218 09	
	$	3,876 04
Amount unpaid of assessments levied during 1923		2,489 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		74,250 28
Amount received from investments (not extended), $5,000.00		
Total assets	$	80,616 12

Liabilities.

Losses adjusted	$	1,015 00
Total liabilities	$	1,015 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $5,748.28.		
Cash received for assessments levied in 1923	$	6,846 70
" assessments levied in years prior to 1923		1,352 43
" interest		286 49
" all other		44 05
Total receipts	$	8,529 67

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	228 75
" investigation of claims		30 50
" postage, telephone, telegrams and express		27 00
" war tax		26 64
" statutory assessment and license		21 42
" salaries, directors' and auditors' fees		332 70
" printing, stationery and advertising		74 50
" fire marshal tax		15 70
" rent		25 00
" filing fee		5 00
" travelling expenses		11 00
" all other		7 00
Total expenses of management	$	805 21
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		14,575 50
" re-insurance		21 20
Total expenditure	$	15,401 91

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	1,981,253 00
Re-insurance		8,650 00
Net risks actually carried by the Company	$	1,979,603 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	910	$	2,211,430 00
Policies new and renewed during 1923	275		909,255 00
Gross number and amount in force during 1923	1,185	$	3,120,685 00
Less expired and cancelled in 1923	291		1,139,432 00
Net risks in force 31st December, 1923	894	$	1,981,253 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$	79,250 12
Amount of all premium notes, after deducting all payments thereon and assessments levied		74,250 28
Amount of premium notes received during the year 1923		36,370 20

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

J. G. Currie	Ingersoll.
John Campbell	Salford.
Frank H. Harris	Mount Elgin.
R. W. Brink	Woodstock.
Charles Williams	Tillsonburg.
F. H. Gregg	Salford.

OFFICERS.

J. G. Currie, President	Ingersoll.
John Campbell, Vice-President	Salford.
T. R. Mayberry, Secretary-Treasurer	Ingersoll.

AUDITORS.

J. A. Morrison	Mount Elgin.
R. A. Baxter	Brownsville.

Unassessed premium note capital, $198,713.98.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand, head office	$ 621 60	
Cash in Royal Bank, Ingersoll	303 66	
		$ 925 26
Amount unpaid of fixed payments of 1923		620 12
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 198,713 98	
Less residue given for re-insurance	10,064 72	
		188,649 26
Total assets		$ 190,194 64

Liabilities.

Bills payable	$ 5,750 00
Interest	69 00
Total liabilities	$ 5,819 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $783.48.	
Cash received as fixed payments of 1923	$ 10,282 98
" for fixed payments, prior years	83 68
" re-insurance on losses	1,500 00
" borrowed money	5,750 00
" all other	80 16
Total receipts	$ 17,696 82

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$ 32 34
" investigation and adjustment of claims	130 65
" fire marshal tax	26 53
" salaries, directors' and auditors' fees	808 60
" printing, stationery and advertising	87 39
" postage, telephone, telegrams and express	126 00
" interest	41 83
" rent	1 00
" travelling expenses	33 65
" taxes	80 25
" all other	18 65
Total expenses of management	$ 1,386 89
Miscellaneous payments:	
Cash paid for losses which occurred in 1923	14,447 35
" re-insurance	647 65
" rebate	142 95
" repayment of loans	887 20
" all other	43 00
Total expenditure	$ 17,555 04

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 4,722,667 00
Re-insurance	296,925 00
Net risks	$ 4,425,742 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,132	$ 4,325,446 00
Policies new and renewed during 1923	500	1,854,981 00
Gross number and amount in force during 1923	1,632	$ 6,180,427 00
Less expired and cancelled in 1923	387	1,457,760 00
Net risks in force 31st December, 1923	1,245	$ 4,722,667 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 229,867 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	198,713 98
Amount of premium notes taken during the year 1923	90,555 60
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	4,578 22
Amount of premium notes given by the Company for re-insurance	11,180 25
Less payments made thereon	1,115 53
Residue of said premium notes for which the Company is still liable	$ 10,064 72

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

J. C. Dance	Kingsmill.
A. E. Jackson	Mossley.
S. S. McDermand	Port Burwell.
J. A. Charlton	Springfield.
W. W. Kiddie	Belmont.
H. Rickard	Dorchester Station.

OFFICERS.

J. C. Dance, President	Kingsmill.
A. E. Jackson, Vice-President	Mossley.
S. E. Facey, Secretary-Treasurer	Harrietsville.

AUDITORS.

B. R. Barr	Dorchester.
C. E. Jackson	Harrietsville.

Unassessed premium note capital, $225,491.56.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada Victory Loan Bonds			$ 5,000 00
Actual cash on hand at head office of Company		$ 1 19	
Cash deposit in Royal Bank, Ingersoll		360 88	
" Royal Bank, Aylmer		1,114 59	
" Royal Bank, Springfield		540 00	
" Bank of Nova Scotia, Harrietsville		3,178 47	
" Bank of Toronto, Dorchester Station, Ont		920 12	
" Sterling Bank, Port Burwell		149 04	
" Provincial Savings, Aylmer		79 75	
			6,344 04
Amount unpaid of fixed payments, 1923			968 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied		$ 225,491 56	
Less residue given for re-insurance		8,107 40	
			217,384 16
Total assets			$ 229,696 30

Liabilities.

Claims unpaid	$ 1,455 50
Bills payable	4,000 00
Total liabilities	$ 5,445 50

Receipts.

Cash balance at 31st December, 1922, (not extended), $8,150.04.	
Cash received as fixed payments of 1923	$ 16,709 85
" fixed payments of prior years	231 20
" interest	543 13
" all other	158 30
Cash received from realization of investments, (not extended)	
Total receipts	$ 17,642 48

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	410 00
" travelling expenses		45 00
" statutory assessment and license		52 96
" fire marshal tax		51 18
" taxes (Dominion)		164 69
" salaries, directors' and auditors' fees		1,214 00
" postage, telephone, telegrams and express		143 00
" printing, stationery and advertising		219 01
" dues, Mutual Underwriters' Association		10 00
" bank collections and commissions		26 24
" interest		240 00
" filing annual statement		5 00
Total expenses of management	$	2,581 08
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		15,805 73
" re-insurance		607 65
" rebates		359 02
" all other		95 00
Total expenditure	$	19,448 48

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	8,592,265 00
Re-insurance		302,075 00
Net risks	$	8,290,190 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,243	$ 8,318,015 00
Policies new and renewed during 1923	872	3,472,600 00
Gross number and amount in force during 1923	3,115	$ 11,790,615 00
Less expired and cancelled in 1923	840	3,198,350 00
Net risks in force 31st December, 1923	2,275	$ 8,592,265 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	257,767 95
Amount of premium notes after deducting all payments thereon and assessments levied		225,491 56
Amount of premium notes received during the year 1923		104,178 00

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	$	9,594 00
Less payment made thereon		1,017 80
Cancelled residues		468 80
Residue of said premium notes for which the Company is liable	$	8,107 40

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John Murray.....St. Paul's.
John Dempsey.....Stratford.
Wm. Suhring.....Stratford.
Charles Baird.....St. Mary's.
James Muir.....St. Mary's.
Robert Fuller.....Sebringville.

OFFICERS.

John Murray, President.....St. Paul's.
John Dempsey, Vice-President.....Stratford.
Alex. Frame, Secretary-Treasurer.....Stratford.

AUDITORS.

D. K. Erb.....Stratford.
Geo. Armstrong.....St. Paul's.

Unassessed premium note capital, $115,928.89.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand	$ 259 43	
Cash in British Mortgage Loan Co., Stratford	213 04	
" Royal Bank, Stratford	1,718 40	
" Royal Bank, St. Mary's	561 93	
" Sterling, Bank, Sebringville	1,113 09	
" Bank of Hamilton, Mitchell	149 08	
" Province of Ontario Savings Bank, St. Mary's	2,745 93	
		$ 6,760 90
Amount unpaid of assessment of 1923		280 38
" of premium notes in force, after deducting all payments thereon and assessments levied		115,928 89
Total assets		$ 122,970 17

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922, (not extended) $11,242.16.

Cash received for assessments levied in 1923	$ 7,370 40
" assessments levied in prior years	94 50
" interest	253 98
" gasoline engine permits	154 00
" all other	84 15
Total receipts	$ 7,957 03

Expenditure.

Expenses of management:		
Amount paid for rent	$	6 00
" statutory assessment and license		32 34
" salaries, directors' and auditors' fees		506 50
" printing, stationery and advertising		120 21
" investigation of claims		60 00
" fire marshal tax		21 06
" travelling expenses		28 00
" other expenses, including postage, etc		51 63
Total expenses of management	$	825 74
Miscellaneous payments:		
Amount paid for losses incurred in 1923		11,612 55
Total expenditure	$	12,438 29

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 4,298,155 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	955	$ 4,326,280 00
Policies new and renewed during 1923	325	1,538,000 00
Gross number and amount in force during 1923	1,280	$ 5,864,280 00
Less expired and cancelled in 1923	354	1,566,125 00
Net risks in force 31st December, 1923	926	$ 4,298,155 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three years.
Amount of face of all premium notes, held by Company and legally liable to assessment	$ 128,734 65
Amount of all premium notes on policies in force 31st December, 1923, after deducting all payments thereon and assessments levied	115,928 89
Amount of premium notes received during the year 1923	46,140 00
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	7,370 40
Notes given for fixed payments unpaid	280 38

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and officers for the year 1924.

DIRECTORS.

W. J. Jelly	Shelburne.
Samuel Barber	Rosemont.
Joshua A. Marshall	Orangeville.
Alex. Hunter	Melancthon.
Thos. Jennings	Mansfield.
John J. Braiden	Shelburne.
Thomas Sime	Grand Valley.
F. G. Lyon	Jessopville.
Wm. Park	Bellwood.
Thomas Best	Shelburne.
John Johnston	Laurel.
J. K. Warnock	Grand Valley.

OFFICERS.

W. J. Jelly, President	Shelburne.
Samuel Barber, Vice-President	Rosemont.
Thomas Whalley, Secretary-Treasurer and Manager	Shelburne.

AUDITORS.

W. E. Reid	Shelburne.
Samuel Patterson	Shelburne.

Unassessed premium note capital, $218,670.97.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of Canada War Loan and Municipal Security		$ 3,000 00
Cash in Union Bank, Shelburne	$ 1,220 21	
" Royal Bank, Grand Valley	973 77	
" Bank of Hamilton, Orangeville	441 88	
" Bank of Toronto, Shelburne	489 82	
" Home Bank, Shelburne	342 80	
		3,468 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied		218,670 97
Total assets		$ 225,139 40

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922, (not extended) $2,216.86.

Cash received as fixed payments of 1923	$ 15,484 31
" fixed payments of prior years	234 41
" interest	224 88
" gasoline permits	73 50
" all other	130 25
Total receipts	$ 16,147 35

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 786 00
" travelling expenses and underwriters' fees	23 15
" law costs	12 98
" fire marshal tax	48 71
" investigation of claims	224 30
" rent	16 00
" statutory assessment and license fee	45 50
" printing, stationery and advertising	106 90
" salaries, directors' and auditors' fees	1,244 95
" postage, telephone, telegrams and express	166 70
" taxes	152 47
" other expenses	5 00
Total expenses of management	$ 2,832 66
Miscellaneous payments:	
Amount paid for losses which occurred during 1923	$ 11,952 01
" rebate	111 11
Total expenditure	$ 14,895 78

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 7,005,230 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,219	$ 6,873,375 00
Policies new and renewed during 1923	786	2,657,025 00
Gross number and amount in force during 1923	3,005	$ 9,530,400 00
Less expired and cancelled in 1923	843	2,525,170 00
Net risks in force 31st December, 1923	2,162	$ 7,005,230 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 244,925 00
Amount of all premium notes after deducting all payments thereon and assessments levied	218,670 97
Amount of premium notes received during the year 1923	92,561 90
Payments on premium notes of 1923, including all sums credited on said premium notes	6,415 69

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of Directors and Officers for the year 1924.

DIRECTORS.

Henry Watson	Galt.
Geo. L. Telfer	Paris.
Geo. R. Barrie	Galt.
J. M. Irwin	Galt.
Jos. Betzner	Copetown.
Col. J. Z. Fraser	Burford.
John B. Bricker	Ayr.
W. C. Shaw	Hespeler.
Frank W. Hanes	Dundas.

OFFICERS.

Henry Watson, President	Galt.
Geo. L. Telfer, Vice-President	Paris.
A. W. Hilborn, Secretary-Treasurer	Galt.

AUDITORS.

Robt. E. Cowan	Galt.
John Taylor, Jr	Galt.

Unassessed premium note capital, $435,983.25.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of mortgages	$	11,500 00
Cash value of bonds		2,000 00
Cash in Bank of Commerce, Galt		1,365 13
Amount unpaid of assessments levied during 1923		2,115 25
" prior year		310 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		435,983 25
Amount interest due		97 50
" all other		82 00
Amount office furniture, (not extended) $300.00.		
Total assets	$	453,453 49

Liabilities.

Amount of borrowed money	$	7,000 00
Total liabilities	$	7,000 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $2,340.71.		
Cash received for application fees	$	787 00
" assessments levied in 1923		21,378 06
" assessments levied in years prior to 1923		1,446 37
" interest		997 50
" borrowed money		29,000 00
" cancelled policies $87.86, and Temiskaming Relief $210.90		298 76
Total receipts	$	53,907 69

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee	$	68 72
" printing, stationery and advertising		70 22
" rent		124 48
" taxes (municipal and government)		234 58
" salaries, directors' and auditors' fees		2,725 80
" fire marshal tax		172 09
" postage, telephone, telegrams and express		198 33
" investigation and adjustments of claims		138 04
" interest		631 29
" filing annual statement		5 00
" fuel and light		29 37
" other expenses of management		481 95
Total expenses of management	$	4,779 87
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		19,840 40
" repayment of loans		29,000 00
" all other (Temiskaming Relief)		1,263 00
Total expenditure	$	54,883 25

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 12,164,495 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,777	$ 11,367,655 00
Policies new and renewed during 1923	818	3,506,525 00
Gross number and amount in force during 1923	3,595	$ 14,874,180 00
Less expired and cancelled in 1923	754	2,709,685 00
Net risks in force 31st December, 1923	2,841	$ 12,164,495 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 485,473 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	435,983 00
Amount of premium notes received during the year 1923	137,846 00
Cash paid up to 31st December, 1923	21,378 06
Assessments unpaid at 31st December, 1923	2,115 25

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John R. Gow.....Dutton
D. Carmichael.....West Lorne.
Archibald MacColl.....Rodney.
John McPherson.....Campbellton.
John W. McCallum.....Iona Station.
John McPhail.....Iona Station.

OFFICERS.

John R. Gow, President.....Dutton.
D. Carmichael, Vice-President.....West Lorne.
W. A. Galbraith, Secretary-Treasurer.....Iona Station.

AUDITORS.

J. M. Blue.....Dutton.
M. I. McNeil.....Dutton.

Unassessed premium note capital, $152,807.87.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash in Royal Bank, Rodney	$ 1,999 20	
" Bank of Montreal, West Lorne, Ont	1,737 79	
" Royal Bank, Dutton	4,037 15	
" *Home Bank, Iona	890 83	
" Molsons Bank, Dutton	585 56	
		$ 9,250 53
Amount unpaid of fixed payments of 1923		682 73
" of premium notes in force, after deducting all payments thereon and assessments levied	$ 152,807 87	
Less residue of notes given for re-insurance	441 24	
		152,366 63
Total assets		$ 162,299 89

Liabilities.

Losses reported	$ 1,100 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $7,717.34.

Amount of cash received for fixed payments of 1923	$ 10,780 18
" " fixed payment due in prior years	464 62
" " interest	189 03
" " from all other sources	143 88
Total receipts	$ 11,577 71

*In liquidation.

Expenditure.

Expenses of management:		
Cash paid for commission	$	202 00
Law costs		132 63
Amount paid for investigation of claims		52 50
" travelling expenses		100 35
" postage, telephones, telegrams and express		74 50
" statutory assessment and license		31 95
" printing, stationery and advertising		92 31
" salaries, directors' and auditors' fees		595 50
" taxes (fire marshal)		34 60
" rent		4 50
" taxes		117 30
" other expenses		47 50
Total expenses of management	$	1,485 64
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		8,354 53
" rebate		161 84
" re-insurance		42 51
Total expenditure	$	10,044 52

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.	Four years.	Total.
Mutual	$ 27,125 00	$ 4,501,075 00	$ 4,528,195 00
Less re-insurance	16,600 00		16,600 00
Net risk carried at 31st December, 1923	525 00	$ 4,501,075 00	$ 4,511,595 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,250	$ 4,250,275 00
Policies new and renewed during 1923	410	1,412,370 00
Gross number and amount in force during 1923	1,660	$ 5,662,645 00
Less expired and cancelled in 1923	370	1,134,450 00
Net risks in force 31st December, 1923	1,290	$ 4,528,195 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by the Company and legally liable to assessment	$	180,856 55
Amount of all premium notes after deducting all payments thereon and assessments levied		152,807 87
Amount of premium notes received during the year 1923		56,293 55
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		3,527 71

Re-insurance.

Amount of premium notes given for re-insurance		498 00
Less payments made thereon		56 76
Residue of said premium notes for which the Company is still liable	$	414 24

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. Kaufman	Tavistock.
Issacher Corp	Woodstock.
Edward Caister	Tavistock.
A. Herman	Tavistock.
A. H. Goring	Woodstock.
Joseph Quinlan	Stratford.
Kasper Hoffmier	Milverton.
John Pletsch	Shakespeare.
E. J. Wettlaufer	Tavistock.

OFFICERS.

Wm. Kaufman, President	Tavistock.
I. Corp, Vice-President	Woodstock.
W. S. Russell, Secretary-Treasurer	Tavistock.

AUDITORS.

H. J. Mansz	Shakespeare.
F. P. Corp	Tavistock.

Unassessed premium note capital, $316,988.78.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada Victory Loan Bonds		$ 2,000 00
Cash on hand	$ 159 23	
Cash in Royal Bank, Stratford	1,573 23	
" Standard Bank, Tavistock	14,644 34	
		$ 16,376 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		316,988 78
Amount unpaid assessments, 1923		937 75
" " prior years		65 24
Total assets		$ 336,368 57

Liabilities.

Amount of losses adjusted	$ 686 00
Total liabilities	$ 686 00

Receipts.

Cash balance at 31st December, 1922, (not extended) $13,217.31.

Cash received for assessments levied during 1923	$ 9,001 08
" assessments levied prior to 1923	962 35
" interest	366 31
" all other	116 90
Total receipts	$ 10,446 64

Expenditure.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees	$	772 80
Cash paid for commission		141 00
Amount paid for statutory assessment and license fee		49 46
" printing, stationery and advertising		66 76
" fire marshal tax		29 34
" taxes		105 70
" postage, telephone, telegrams and express		79 47
" travelling expenses		24 00
" rent		17 00
" investigation of claims		105 58
" other expenses		123 55
Total expenses of management	$	1,514 66
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		1,300 00
" losses which occurred during 1923		4,472 49
Total expenditure	$	7,287 15

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

Mutual	$	6,893,800 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Four years. Amount.	
Policies in force 31st December, 1922	1,561	$	6,671,640 00
Policies new and renewed during 1923	453		2,207,060 00
Gross number and amount in force during 1923	2,014	$	8,878,700 00
Less expired and cancelled in 1923	445		1,984,900 00
Net risks in force 31st December, 1923	1,569	$	6,893,800 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Four-year risks.	
Amount of face of all premium notes held by Company and legally liable to assessment	$	344,690 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		316,988 00
Amount of premium notes received during the year 1923		110,353 00
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Amount of cash paid to 31st December, 1923		2,354 67

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Donald Dewar.....Walkers.
D. A. McCallum.....Glencoe.
John G. Lethbridge.....Glencoe.
Peter Gardiner.....Glencoe.
John T. McLean.....Melbourne.
Herman Galbraith.....Appin.

OFFICERS.

Donald Dewar, President.....Walkers.
Dan. A. McCallum, Vice-President.....Glencoe.
A. P. McDougald, Secretary-Treasurer.....Melbourne.

AUDITORS.

Frank McLean.....Melbourne.
Gilbert Hyndman.....Melbourne.

Unassessed premium note capital, $102,318.37

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value municipal debentures		$ 5,341 44
Amount of cash on hand at head office	$ 48 73	
" cash in Royal Bank, Glencoe, Ont	156 01	
" " Montreal Bank, Alvinston, Ont	47 24	
" " Royal Bank, Strathroy, Ont	53 00	
" " Royal Bank, Appin, Ont	35 19	
" " Montreal Bank, Glencoe, Ont	226 47	
" " Union Bank, Melbourne	291 47	
" " *Home Bank, Melbourne	1,128 85	
		$ 1,986 96
" unpaid of fixed payments of 1923		286 85
" prior fixed payments still unpaid, (not extended) $747.59.		
" premium notes in force, after deducting all payments thereon and assessments levied		102,318 37
" interest due and accrued		107 71
" office furniture, (not extended) $50.00.		
Total assets		$ 110,041 33

Liabilities.

Losses reported	$ 2,200 00
Borrowed money	1,500 00
Interest accrued	52 50
Total liabilities	$ 3,752 50

Receipts.

Cash balance, 31st December, 1922, (not extended) $495.97.	
Cash received from fixed payments of 1923	7,574 24
" fixed payments of prior years	222 05
" interest	355 54
" realization of investments, (not extended) $705.47.	
" borrowed money	1,500 00
" All other sources	74 60
Total receipts	$ 9,726 43

*In liquidation.

Expenditure.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees	$	603 00
" commission		138 00
" investigation of claims		72 00
" interest		30 24
" printing, stationery and advertising		142 68
" postage, telephone, telegrams and express		67 20
" statutory assessment and license		29 33
" fire marshal tax		24 22
" rent		4 50
" taxes		30 11
" travelling expenses		32 00
" other expenses		11 00
Total expenses of management	$	1,184 28
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		5,367 18
" rebate		90 65
" repayment of loans		2,298 80
Total expenditure	$	8,940 91

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	3,902,095 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,232	$	3,742,485 00
Policies new and renewed during 1923	470		1,514,150 00
Gross number and amount in force during 1923	1,702	$	5,256,635 00
Less expired and cancelled in 1923	462		1,354,540 00
Net risks in force 31st December, 1923	1,240	$	3,902,095 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	117,062 85
Amount of all premium notes, after deducting all payments thereon and assessments levied		102,318 37
Amount of premium notes received during 1923		45,424 50
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		3,029 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John Denstedt	Gadshill.
I. D. Smith	Atwood.
Hugh Richmond	Atwood.
George Cleland	Listowel.
A. Stevenson	Listowel.
S. J. Love	Atwood.
John S. Cowan	Atwood.
Alex. Ross	Britton.
James Moffatt	Monkton.

OFFICERS.

John Denstedt, President	Gadshill.
I. D. Smith, Vice-President	Atwood.
J. R. Hammond, Secretary-Treasurer	Atwood.

AUDITORS.

Wm. Hume	Atwood.
J. I. Ballantyne	Atwood.

Unassessed premium note capital, $357,438.73.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand, head office	$ 34	
Cash in Bank of Commerce, Atwood	2,887 80	
" Sterling Bank, Monkton, Ont	324 69	
		$ 3,212 83
Amount of unpaid assessment levied during 1923		1,914 53
" premium notes in force, after deducting all payments thereon and assessments levied		357,438 73
Total assets		$ 362,566 09

Liabilities.—None.

Receipts.

Cash at 31st December, 1922, (not extended) $5,103.53.

Cash received for assessments levied during 1923	$ 21,764 20
" assessments levied before 1923	1,640 30
" interest	49 50
" from borrowed money	7,900 00
" from other sources	146 25
Total receipts	$ 31,500 25

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$ 98 50
" interest	135 76
" postage, telephone, telegrams and express	87 50
" statutory assessment and license	49 57
" printing, stationery and advertising	85 25
" salaries, directors' and auditors' fees	694 00
" rent	13 00
" fire marshal tax	48 66
" taxes, Government and municipal	149 41
" sundries	27 70
Total expenses of management	$ 1,389 35

Miscellaneous payments:	
Amount paid for losses which occurred during 1923	$ 23,916 85
" rebate	184 75
" repayment of loans	7,900 00
Total expenditure	$ 33,390 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 7,990,625 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,510	$ 7,661,890 00
Policies new and renewed during 1923	429	2,384,950 00
Gross number and amount in force during 1923	1,939	10,046,840 00
Less expired and cancelled in 1923	434	2,056,215 00
Net risks in force 31st December, 1923	1,505	$ 7,990,625 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face value of all premium notes held by Company and legally liable to assessment	$ 399,531 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	357,438 73
Amount of premium notes received during the year 1923	119,247 50

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John McNabb.....Rockwood.
Ernest Parkinson.....Guelph.
Leonard McDougall.....Rockwood.
F. B. Anderson.....Fergus.
Charles Benham.....Rockwood.
John Grieve.....Rockwood.

OFFICERS.

John McNabb, President.....Rockwood.
Ernest Parkinson, Vice-President.....Guelph.
Robert Scott, Secretary-Treasurer.....Rockwood.

AUDITORS.

Jos. J. Aldous.....Rockwood.
S. Duffield.....Guelph.

Unassessed premium note capital, $135,323.55.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of debentures and Canada War Loan		$ 12,000 00
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	$ 1,562 74	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,093 39	
Cash on deposit, Imperial Bank, Fergus, Ont	665 18	
		3,321 31
Amount unpaid of fixed payments of 1923		872 60
Amount of prior years (not extended)	$ 351 05	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	135,323 55	
Less residue of premium notes given by Company for re-insurance	25,578 35	
		109,745 20
Office furniture and safe (not extended), $85.00.		
Total assets		$ 125,939 11

Liabilities.

Amount due Secretary	$ 57 63

Receipts.

Cash balance at 31st December, 1922 (not extended), $3,558.64.

Cash received as fixed payments of 1923	$ 5,092 20
" fixed payments of prior years	743 60
" interest	738 20
" re-insurance on losses	2,621 25
" from realization of investments (not extended), $3,000.00	
" borrowed money	57 63
" other sources	47 75
Total receipts	$ 9,300 63

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	422 00
" statutory assessments and license		25 32
" printing, stationery, advertising		67 65
" adjustment of claims		28 00
" postage, telephones, telegrams and express		32 57
" salaries, directors' and auditors' fees		379 90
" rent of room for board meeting		7 00
" travelling expenses		29 75
" fire marshal tax		14 99
" dues to Underwriters' Association		5 00
" taxes		44 23
Total expenses of management	$	1,056 41
Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	7,100 45
" re-insurance		1,109 85
" rebates		30 25
" investments (not extended) $2,955.13.		
" all other		286 00
Total expenditure	$	9,582 96

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	3,082,860 00

Less Re-insurance.

On mutual system	$	561,600 00
Net risks actually carried by Company, 31st December, 1923	$	2,521,260 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,210	$	2,965,560 00
Policies new and renewed during 1923	488		1,274,250 00
Gross number and amount in force during 1923	1,698		4,239,810 00
Less expired and cancelled in 1923	475		1,156,950 00
Net risks in force 31st December, 1923	1,223	$	3,082,860 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	146,345 75
Amount of all premium notes, after deducting all payments thereon and assessments levied		135,323 55
Amount of all premium notes received during 1923		61,090 25

Re-insurance.

Amount of premium notes given for re-insurance	$	27,666 25
Less payments made thereon		2,087 90
Residue of said premium notes for which the Company is still liable		25,578 35

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Joshua Honsberger	Dunnville.
Andrew Sherk	Selkirk.
Nicholas Kiefer	Fisherville.
John Featherstone	Fisherville.
C. J. Smelser	Hagersville.
James Lyons	Dunnville.
Alex. Hicks	Dunnville.
Guy A. Reichelt	South Cayuga.
John Pridmore	Dunnville.
Walter Ebert	Cayuga.
John H. Hartwick	Selkirk.
Chas. O. Schweyer	Fisherville.

OFFICERS.

Joshua Honsberger, President	Dunnville.
Andrew Shert, Vice-President	Selkirk.
A. E. Havill, Secretary-Treasurer	South Cayuga.

AUDITORS.

Wm. G. Babeon	Selkirk.
Richard Sherk	South Cayuga.

Unassessed premium note capital, $133,986.78.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand	$ 245 82	
Cash in Bank of Hamilton, Dunnville	2,283 53	
" Bank of Commerce, Cayuga	1,229 08	
" Union Bank, Fisherville	287 12	
" Bank of Hamilton, Selkirk	1,167 04	
" Union Bank, Dunnville	1,251 85	
	$	6,464 44
Amount of unpaid assessments, 1923		43 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		133,986 78
Office furniture (not extended), $100.00.		
Total assets	$	140,494 84

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,296.93.		
Cash received for agents' fees	$	166 50
" as fixed payments of 1923		881 10
" from assessments		8,423 94
" for interest		100 57
" from other sources		68 10
Total receipts	$	9,640 21

Expenditure.

Expenses of management:		
Amount paid for agents' fees	$	333 00
" statutory assessment and license		28 48
" fire marshal tax		1 72
" secretary-treasurer		333 00
" salaries, directors' and auditors' fees		271 70
" travelling expenses		10 00
" postage, telegrams and express		89 77
" other expenses		47 76
Total expenses of management	$	1,115 43
Miscellaneous payments:		
Amount paid for losses which occurred in 1923		4,642 63
" rebate		47 64
Total expenditure	$	5,805 70

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	3,619,800 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,075	$	3,577,175 00
Policies new and renewed during 1923	333		1,095,575 00
Gross number and amount in force during 1923	1,408	$	4,672,750 00
Less expired and cancelled in 1923	346		1,052,950 00
Net risks in force 31st December, 1923	1,062	$	3,619,800 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	146,578 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		133,986 78
Amount of premium notes received during the year 1923		43,927 00
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		881 10

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

James Tolton ..... Walkerton.
M. Bilger ..... Mildmay.
Eckhardt Siegner ..... Mildmay.
Val. Fisher ..... Walkerton.
John Oswald ..... Chesley.
Herman W. Monk ..... Hanover.

OFFICERS.

James Tolton, President ..... Walkerton.
M. Bilger, Vice-President ..... Mildmay.
J. J. Schumacher, Manager ..... Walkerton.

AUDITORS.

James A. Lamb ..... Walkerton.
Thomas H. Jasper ..... Carlsruhe.

Unassessed premium note capital, $691,841.87.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada War Loans, bonds, Provincial Government and Loan Company debentures		$ 55,000 00
Actual cash in hand at head office	$ 821 25	
Amount of deposit in Montreal Bank, Walkerton	1,000 00	
		1,821 25
Amount unpaid of fixed payments of 1923		422 97
Prior instalments on fixed payments (not extended), $290.91.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 691,841 87	
Less residue of premium notes given for re-insurance	66,638 52	
		625,203 35
Amount of interest accured		547 33
Total assets		$ 682,994 90

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,823.06.	
Cash received for fixed payments of 1923	$ 68,421 46
" prior years	491 93
" interest	2,804 69
" re-insurance on losses	5,739 10
" from realization of investments (not extended), $5,128.33.	
" all other sources	595 66
Total receipts	$ 78,052 84

Expenditure.

Expenses of management:	
Amount paid for commission and fees	$ 3,428 00
" statutory assessment and license fee	141 22
" travelling expenses	194 85
" salaries, directors' and auditors' fees	4,627 08
" fire marshal tax	191 69
" printing, stationery and advertising	330 02
" postage, telephone, telegram and express	739 33
" investigation of claims	578 85
" taxes	558 07
" rent, fuel and light	200 00
" all other	164 23
Total expenses of management	$ 11,153 34
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1923	3,250 00
" losses which occurred during 1923	51,945 67
" re-insurance	6,154 56
" rebate	770 45
" for the purchase of securities (not extended), $9,838.96.	
" all other	50 00
Total expenditure	$ 73,324 02

Currency in Risks.

Amount covered by policies in force 31st December, 1923.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$123,875 00	$80,092 00	$23,253,316 00	$3,775,270 00	$ 27,232,553 00
Less re-insurance	.....	.....	2,511,097 00	.....	2,511,097 00
Net risks actually carried by Company at 31st Dec., 1923	$123,875 00	$80,092 00	$20,742,219 00	$3,775,270 00	$ 24,721,456 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	9,183	$ 25,407,296 00
Policies new and renewed during 1923	3,436	9,919,461 00
Gross number and amount in force during 1923	12,619	$ 35,326,757 00
Less expired and cancelled in 1923	3,036	8,094,204 00
Net risks in force 31st December, 1923	9,583	$ 27,232,553 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$4,032 00	$2,509 00	$718,330 00	$111,262 00	$ 836,133 00
Amount of all premium notes after deducting all payments thereon and assessments levied	3,592 86	2,139 13	598,301 42	87,808 46	691,841 87
Amount of premium notes received during 1923	4,032 00	1,348 00	277,361 00	235,64 00	306,305 00
Payments on premium notes of 1921, including all sums credited on said premium notes, Cash paid up to 31st December, 1923					34,081 44

Re-insurance.

Amount of premium notes given by the Company for re-insurance	$ 76,930 00
Less payments made thereon	6,154 56
Residue of premium notes for which the Company is still liable	$ 66,638 52

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Alex. Horn	Lindsay.
John R. Magee	Janetville.
Albert Davidson	Lindsay.
John Suggitt	Cameron.
Thomas D. Young	Peterboro.
Maurice McMillan	Beaverton.
W. H. Lowes	Ida.
W. J. Porter	Peterboro.
Wm. Hoskin	Glenarm.
Thos. Robertson	Dunsford.
Thos. Davey	Kirkfield.
G. B. Nicholls	Lakefield.

OFFICERS.

Alex. Horn, President	Lindsay.
John R. Magee, Vice-President	Janetville.
R. G. Corneil, Secretary-Treasurer	Lindsay.
Pearl James, Acting Secretary	Lindsay.

AUDITORS.

H. J. Lytle	Lindsay.
W. E. Agnew	Lindsay.

Unassessed premium note capital, $463,799.04.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of debentures (including Victory Bonds $10,000)		$ 13,000 00
Cash value of mortgages		10,075 00
Cash on hand at office of Company	$ 57 75	
Actual cash in Standard Bank, Lindsay	9,168 06	
		9,225 81
Amount unpaid of fixed payments due in 1923		11,241 29
Amount of premium notes in force, after deducting thereon and assessments levied	$ 463,799 04	
Less residue of premium notes for re-insurance	14,579 27	
		449,219 77
Amount of interest accrued		733 22
Total assets		$ 493,495 09

Liabilities.—None.

Receipts.

Cash balance for 31st December, 1922 (not extended), $10,961.50.

Cash received for membership fees		$ 2,035 06
" fixed payments of 1923		44,635 99
" fixed payments due in prior years		6,820 60
" interest		1,444 66
" extra premiums		14 57
" re-insurance on losses		5,010 40
" all other		200 40
Total receipts		$ 60,161 62

Expenditure.

Expenses of management:	
Cash paid for agents' fees and commission	$ 6,166 00
" investigation of claims	320 00
" law costs	261 50
" statutory assessment and license fee	96 93
" fire marshal tax	134 37
" salaries, directors' and auditors' fees	2,296 55
" taxes, Government and Municipal	465 90
" rent	130 00
" printing, stationery and advertising	322 31
" postage, telegrams and express	416 53
" collection of notes	228 75
" other expenses	2 50
Total expenses of management	$ 10,841 34
Miscellaneous payments:	
Amount paid for losses which occurred during 1923	47,982 90
" re-insurance	1,399 15
" rebates	1,673 92
Total expenditure	$ 61,897 31

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	$ 120,100 00	$ 69,725 00	$17,697,167 00	$ 17,886,992 00

Re-insurance.

Mutual system	$ 519,533 00
Net risks carried by Company at 31st December, 1923	$ 17,367,459 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	6,843	$ 16.830,456 00
Policies new and renewed during 1923	2,638	7,152,005 00
Gross number and amount in force during 1923	9,481	$ 23,982,461 00
Less expired and cancelled in 1923	2,451	6,095,469 00
Net risks in force 31st December, 1923	7,030	$ 17,886,992 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	One year.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$3,838 68	$ 2,141 77	$ 575,499 41	$ 581,479 85
Amount of all premium notes after deducting all payments thereof and assessments levied				463,799 04
Amount of premium notes received during the year 1923				242,425 61
Payments on the premium notes of 1923, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st December ,1923				44,635 99
Notes for fixed payments or assessments unpaid 31st December, 1923				10,784 29

Re-insurance.

Premium notes given by the Company for re-insurance	$	18,051 65
Less payments made thereon		3,472 38
Residue of said premium notes for which the Company is liable	$	14,579 27

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John F. Waechter.....Mildmay.
Thomas Ingles.....Clifford.
Alex. Robertson.....Paisley.
A. Lang.....Chepstow.
M. Filsinger.....Mildmay.
Albert Dietrich.....Greenock.

OFFICERS.

Jno. F. Waechter, President.....Mildmay.
Thomas Ingles, Vice-President.....Clifford.
E. G. Kuntz, Secretary-Treasurer.....Formosa.

AUDITORS.

Alex. G. McLennan.....Walkerton.
Anthony Opperman.....Formosa.

Unassessed premium note capital, $312,680.50.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value mortgages		$ 2,690 00
Cash at head office	$ 31 98	
Amount of deposit, Montreal Bank, Mildmay	199 15	
" Canadian Bank of Commerce, Walkerton	105 11	
" Molsons Bank, Formosa	373 37	
" Royal Bank, Cargill	591 92	
" Provincial Bank of Ontario, Walkerton	34 26	
		1,335 79
Cash in agents' hands		628 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1923	$ 312,680 50	
Less residue of premium notes given by the Company for re-insurance	28,994 93	
		283,685 57
Amount unpaid, fixed payments of 1923		999 08
" fixed payments, prior years (not extended), $152.71.		
Total assets		$ 289,338 76

Liabilities.

Bills payable	$ 600 00
Total liabilities	$ 600 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $581.70.	
Cash received for fixed payments of 1923	$ 26,388 81
" fixed payments due in prior years	1,264 15
" re-insurance on losses	3,930 58
" interest	976 54
" borrowed money	2,275 00
" from investments (not extended), $13,425.00.	
" from other sources	256 98
Total receipts	$ 35,092 06

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	1,272 52
" statutory assessment and license		58 67
" salaries, directors' and auditors' fees		1,894 80
" postage, telephone, telegrams and express		244 96
" printing, stationery and advertising		239 68
" investigation of claims		279 70
" taxes		227 54
" law costs		45 36
" rent		43 00
" fire marshal tax		63 47
" interest		97 54
" other		111 08
Total expenses of management	$	4,578 32
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1923		2,007 65
" losses which occurred during 1923		30,679 03
" re-insurance		3,635 58
" rebate		187 39
" repayment of loans		6,675 00
Total expenditure	$	47,762 97

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three-year risks.
Mutual	$ 10,546,333 00
Re-insurance.	
Mutual system	1,015,584 00
Net risks carried by Company at 31st December, 1923	$ 9,530,749 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,668	$ 9,423,806 00
Policies new and renewed during 1923	1,495	4,438,577 00
Gross number and amount in force during 1923	5,163	$ 13,862,383 00
Less expired and cancelled in 1923	1,230	3,316,050 00
Net risks in force, 31st December, 1923	3,933	$ 10,546,333 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 362,453 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	312,680 50
Amount of premium notes received during the year 1923	142,409 00
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1923	10,956 65
Notes for fixed payments unpaid at 31st December, 1923	628 32
Re-insurance.	
Amount of premium notes given by the Company for re-insurance	31,855 00
Less payments made thereon	2,860 07
Residue of premium notes for which the Company is still liable	$ 28,994 93

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANDY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Andrew Schenk	Ayton.
Philip S. Schaus	Clifford.
M. E. Murray	Neustadt.
Walter Ferguson	Holstein.
W. J. Fortune	Paisley.
Richard Cronkin	Corborton.
C. J. Dickison	Mildmay.
H. W. Hunt	Hanover.
Adam Ries	Clifford.
H. Klages	Chesley.
Geo. H. Dickson	Drew Station.
John Ghent	Mt. Forest.

OFFICERS.

Andrew Schenk, President	Ayton.
Philip S. Schaus, Vice-President	Clifford.
R. H. Fortune, Secretary-Treasurer	Ayton.

AUDITORS.

W. J. Forbes	Ayton.
N. A. Schenk	Neustadt.

Unassessed premium note capital, $329,166.70.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of bonds, Dominion of Canada War Loan		$ 7,000 00
Cash on hand, head office	$ 24 61	
Cash in Royal Bank, Ayton, Ont.	5,685 70	
" Bank of Hamilton, Neustadt, Ont.	760 27	
" Bank of Hamilton, in Chesley	828 22	
	7,298 80	
Less cheques outstanding	$ 1,260 30	
		6,038 50
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 329,166 70	
Less residue of premium notes given for re-insurance	27,185 38	
		301,981 32
Amount of unpaid instalments, fixed payments, 1923		904 65
Amount of unpaid instalments, prior years (not extended), $154.90.		
Total assets		$ 315,924 47

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922, (not extended), $9,980.22.	
Cash received for fixed payments of 1923	$ 17,265 89
" fixed payments of prior years	409 00
" interest	544 19
" all other sources	146 25
Total receipts	$ 18,365 33

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license	$	52 05
" agents' fees		1,035 00
" salaries, directors' and auditors' fees		1,253 10
" exchange		16 90
" taxes (fire marshal)		50 98
" travelling expenses		56 00
" rent		50 00
" printing, stationery and advertising		171 05
" postage, telephone, telegrams and express		224 70
" investigation and adjustment of claims		206 35
" other expenses		53 64
Total expenses of management	$	3,169 77
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		10,506 43
" re-insurance		1,507 62
" rebate		123 23
Total expenditure	$	15,307 05

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

Mutual	$	9,039,174 66

Re-insurance.

Mutual system		720,778 00
Amount actually carried by Company at 31st December, 1923	$	8,318,396 66

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,421	$ 8,142,248 00
Policies new and renewed during 1923	1,035	3,629,941 66
Gross number and amount in force 1923	3,456	$ 11,772,189 66
Less expired and cancelled during 1923	775	2,733,015 00
Net risks in force December, 1923	2,681	$ 9,039,174 66

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four-year risks and under.	
Amount of face of all premium notes held by Company and legally liable to assessment	$	361,566 95
Amount of all premium notes, after deducting all payments thereon and assessments levied		329,166 70
Amount of premium notes received during the year 1923		145,197 63
Amount of premium notes given by the Company for re-insurance		28,693 00
Less payments made thereon		1,507 62

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOCHIEL.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. Irvine.....Dalkeith.
D. A. McDonald.....Greenfield.
D. A. Ross.....Martintown.
D. A. McDonell.....Greenvalley.
W. J. McGregor.....North Lancaster.
E. J. McDonald.....Alexandria.

OFFICERS.

Wm. Irvine, President.....Dalkeith.
D. A. McDonald, Vice-President.....Greenfield.
V. G. Chisholm, Secretary-Treasurer.....Alexandria.

AUDITORS.

Angus Kennedy.....Alexandria.
J. A. McDonell.....Alexandria.

Unassessed premium note capital, $174,371.43.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of bonds, Dominion of Canada War Loan		$ 7,615 00
Cash on hand, head office	$ 305 84	
Cash in Union Bank, Alexandria	3,452 97	
" Bank of Nova Scotia, Alexandria	2,898 04	
" Bank of Hochelaga, Alexandria	4,669 48	
" Montreal Bank, Lancaster	3,500 76	
" Bank of Nova Scotia, Martintown	3,692 96	
		18,520 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 174,371 43	
Less residue of premium notes given for re-insurance	11,616 75	
		162,754 68
Total assets		$ 188,889 73

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $23,767.00.	
Cash received for fixed payments of 1923	$ 21,670 05
" interest	823 83
" re-insurance on losses	2,600 00
" from realization of investments (not extended), $421.06.	
" from other sources	164 25
Total receipts	$ 25,258 13

Expenditure.

Expenses of management:	
Amount paid for commission	$ 1,733 60
" investigation of claims	284 60
" statutory assessment and license	48 51
" salaries, directors' and auditors' fees	1,008 20
" travelling expenses	41 90
" fire marshal tax	63 14
" printing, stationery and postage	293 83
" taxes	171 23
" other expenses	35 50
Total expenses of management	$ 3,680 51

Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	25,136 83
" rebates		314 05
" re-insurance		1,794 75
Total expenditure	$	30,926 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

Mutual	$	7,888,650 00
Less re-insurance (mutual plan)		516,300 00
Net risks actually carried at 31st December, 1923	$	7,372,350 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,427	$ 7,308,950 00
Policies new and renewed during 1923	1,310	2,987,350 00
Gross number and amount in force during 1923	4,737	10,296,300 00
Less expired and cancelled in 1923	1,105	2,407,650 00
Net risks in force 31st December, 1923	3,632	$ 7,888,650 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.	
Amount of face of all premium notes held by Company, and legally liable to assessment	$	236,659 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		174,371 43
Amount of premium notes received during the year 1923		89,620 50
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		21,670 05

Re-insurance.

Amount of all premium notes in force, given by the Company, for re-insurance		$15,489 00
Less payments made thereon		3,872 25
Residue of said premium notes for which the Company is still liable	$	11,616 75

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

E. R. Asher.....Caistor Centre.
R. H. Allan.....Caledonia.
Whitfield Teasdale.....Cayuga.
Robin Kerr.....York.
J. G. Lindsay.....Caledonia.
John Bell.....Glanford.

OFFICERS.

E. R. Asher, President.....Caistor Centre.
R. H. Allen, Vice-President.....Caledonia.
N. Simenton, Secretary-Treasurer.....Caledonia.

AUDITORS.

W. S. Shields.....Canfield.
V. E. Walker.....Canfield.

Unassessed premium note capital, $108,201.18.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 40 94	
Standard Bank, Caledonia	3,363 34	
Union Bank, Canfield	1,682 72	
Bank of Commerce, Cayuga	330 42	
Standard Bank, Binbrook	528 80	
Bank of Hamilton, Caledonia	733 72	
		$ 6,679 94
Amount unpaid of assessments during 1923		278 89
Amount unpaid of assessments levied, prior years		28 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		108,201 18
Total assets		$ 115,188 51

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $426.69.
Cash received at taking application fees held by agents (not extended), $393.00.

Cash received for assessments levied in 1923		$ 11,036 89
" interest		77 49
" assessments levied in prior years		95 85
" from other sources		70 30
Total receipts		$ 11,280 53

Expenditure.

Expenses of management:		
Amount paid for travelling expenses	$	17 00
" statutory assessment and license		29 75
" rent		15 00
" printing, stationery and advertising		21 25
" taxes		96 25
" salaries, directors' and auditors' fees		599 40
" fire marshal tax		16
" postage, telephone, telegrams and express		72 67
" interest		31 30
" other expenses		6 00
Total expenses of management	$	888 78
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		2,738 50
" re-payment of loans		1,000 00
" Temiskaming Fire Relief		400 00
Total expenditure	$	5,027 28

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	3,857,105 00
Less re-insurance		7,020 00
Net risks actually carried by Company	$	3,850,085 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,100	$	3,823,483.00
Policies new and renewed during 1923	393		1,450,250 00
Gross number and amount in force during 1923	1,493	$	5,273,733 00
Less expired and cancelled in 1923	426		1,416,628 00
Net risks in force 31st December, 1923	1,067	$	3,857,105 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	116,501 60
Amount of premium notes received during the year 1923		43,759 05

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Robert Montgomery	Cardinal.
Alexander Robinson	Prescott.
Herbert S. Bennett	Spencerville.
John F. Black	Kemptville.
E. D. Perrin	Prescott.
Herbert Adams	Ventnor.
Alex. Morrison	Rockspring.
Robert Mulholland	South Mountain.
Geo. Ferguson	Oxford Station.

OFFICERS.

Robert Montgomery, President	Cardinal.
Alex. Robinson, Vice-President	Prescott.
Herbert Adams, Manager	Ventnor.
W. M. Snyder, Secretary-Treasurer	Spencerville.

AUDITORS.

Willard K. Whitley	Spencerville.
Almon Smail	Spencerville.

Unassessed premium note capital, $209,677.09.

Statement for the Year Ending 31st December, 1923.

Assets.

Loan Company's debentures, valued at		$ 18,022 55
Cash on hand at head office	$ 691 39	
Cash in Royal Bank, Spencerville	2,607 88	
" Molson's Bank, Iroquois	415 65	
		3,714 92
Amount of premium notes in force, after deducting all payments thereon and assessments levied		209,677 09
Office furniture and safe (not extended), $340.00.		
Total assets		$ 231,414 56

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $14,886.91.	
Cash received for fixed payments of 1923	$ 14,340 06
" interest	1,451 07
" from realization of investments (not extended), $7,071.50.	
" all other	633 53
Total receipts	$ 16,424 66

Expenditure.

Expenses of management:		
Cash paid for commission	$	716 16
" postage, telephone, telegrams and express		125 49
" fuel and light		24 75
" statutory assessments and license fee		54 68
" printing, stationery and advertising		180 55
" salaries, directors' and auditors' fees		1,849 70
" taxes		181 67
" fire marshal tax		68 84
" investigation and adjustment of claims		239 45
" rent		121 00
" law costs		43 10
" other expenses		25 00
Total expenses of management	$	3,630 39
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		30,263 22
" losses prior to 1923		200 00
" rebate		548 07
" all other rebates on rodded buildings		26 47
Total expenditure	$	34,668 15

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 8,814,248 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,438	$ 8,652,143 00
Policies new and renewed during 1923	1,183	3,436,955 00
Gross number and amount in force during 1923	4,621	$ 12,089,098 00
Deduct expired and cancelled in 1923	1,324	3,274,850 00
Net risks in force 31st December, 1923	3,297	$ 8,814,248 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 297,781 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	209,677 09
Amount of premium notes received during the year 1923	103,108 65
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	14,340 06

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

T. H. O'Neil	Walkerton.
Dougald McKinnon	Chesley.
Archibald C. McCuaig	Priceville.
Fred. Frook	Walkerton.
Wm. Glauser	Hanover.
James H. Hunter	Walkerton.
J. Cooper	Hanover.
Conrad Hill	Mildmay.
Neil McLeod	Proton Station.
Hugh McLean	Durham.
J. Brodie	Markdale.
W. W. Smith	Shallow Lake.
Herb. Brigham	Allan Park.
Gilbert Gillies	Cedarville.
D. McQueen	Mount Forest.

OFFICERS.

T. H. O'Neill, President	Walkerton.
Dougald McKinnon, Vice-President	Chesley.
Wm. Ruttle, Manager and Secretary	Hanover.

AUDITORS.

T. H. Wilson	Walkerton.
Duncan McLean	Durham.

Unassessed premium note capital, $188,378.58.

Statement for the Year Ending 31st December, 1923.

Assets.

Bonds		$ 8,177 73
Cash on hand at head office	$ 267 37	
Amount of cash in Montreal Bank, Hanover, Ont	4,280 54	
		4,547 91
Amount unpaid, fixed payments, 1923		984 13
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 188,378 58	
Less residue of premium notes given for re-insurance	11,112 74	
		177,265 84
Amount of interest due and accrued		52 79
Total assets		$ 191,028 40

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,278.75.

Cash received for fixed payments of 1923	$ 17,187 83
" fixed payments due in prior years	906 28
" interest	399 98
" re-insurance on loss	224 08
" all other	134 25
" from realization of investments (not extended), $4,032.00.	
Total receipts	$ 18,852 42

Expenditure.

Expenses of management:		
Amount paid for commission, business, 1923	$	1,447 07
" investigation and adjustment of claims		123 06
" salaries, directors' and auditors' fees		1,669 00
" travelling expenses		29 50
" taxes		186 79
" fire marshal tax		50 86
" statutory assessment, license fee		46 41
" postage, telephone, telegrams, express and stationery		223 90
" printing and advertising		318 39
" all other		175 70
Total expenses of management	$	4,270 68
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		7,544 95
" rebate		271 95
" re-insurance		1,722 12
" paid for investments (not extended), $5,001.56.		
" all other		804 00
Total expenditure	$	14,613 70

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	7,143,256 00
Re-insurance		461,602 00
Net risks 31st December, 1923	$	6,681,654 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	2,872	$	7,050,591 00
Policies new and renewed during 1923	1,011		2,641,707 00
Gross number and amount in force during 1923	3,883		9,692,298 00
Less expired and cancelled in 1923	1,080		2,549,042 00
Net risks in force 31st December, 1923	2,803		7,143,256 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	225,127 00
Amount of premium notes, after deducting all payments thereon and assessment levied		188,378 58
Amount of premium notes received during the year 1923		83,567 00
Payments on premium notes of 1923, including all sums credited on said premium notes		7,437 22

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Robert Amos....Guelph.
J. P. Henderson....Guelph.
Geo. Holmwood....Guelph.
W. R. Elliott....Guelph.
James Bowman....Guelph.
D. McCrae....Guelph.
Frank Laidlaw....Guelph.
C. R. Blyth....Guelph.
Norman G. Sinclair....Guelph.

OFFICERS.

Robert Amos, President....Guelph.
J. P. Henderson, Vice-President....Guelph.
John L. Carter, Secretary-Treasurer....Guelph.

AUDITORS.

Geo. McIntosh....Guelph.
Wm. Laidlaw....Guelph.

Unassessed premium note capital, $39,166.30.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 679 10	
Amount of cash in Bank of Commerce at Guelph	277 50	
		$ 956 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 39,166 30	
Less residue of premium notes given for re-insurance	2,500 00	
		36,666 30
Amount unpaid of fixed payments of 1923		167 60
Amount of unpaid instalments to fixed payments prior to 1922 (not extended), $24.54.		
Total assets		$ 37,790 50

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,545.18.

Cash received as fixed payments, 1923		$ 1,534 96
" fixed payments of prior years		132 82
" interest		41 83
" re-insurance on losses		23 10
" all other		15 00
Total receipts		$ 1,747 71

Expenditure.

Expenses of management:		
Amount paid for agents' commissions		$ 116 00
" postage, telephones, telegrams and express		25 00
" statutory assessment and license fee		14 45
" printing, stationery and advertising		39 24
" salaries, directors' and auditors' fees		184 00
" taxes		18 73
" fire marshal tax		5 10
" other expenses (filing and underwriters' fee)		8 00
" travelling expenses		20 00
Total expenses of management		$ 430 52

Miscellaneous payments:	
Cash paid for losses which occurred during 1923	$ 2,798 17
" re-insurance	107 60
Total expenditure	$ 3,336 29

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 900,120 00

Re-insurance.

On mutual system	56,250 00
Net risks carried by Company 31st December, 1923	$ 843,870 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	293	$ 861,320 00
Policies new and renewed during 1923	116	305,100 00
Gross number and amount in force during 1923	409	1,166,420 00
Less expired and cancelled in 1923	106	266,300 00
Net risks in force 31st December, 1923	303	$ 900,120 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 42,564 00
Amount of premium notes, after deducting all payments thereon and assessments levied	39,166 30
Amount of premium notes received during the year 1923	14,400 00
Payments on premium notes of 1923, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1923	509 02
Notes for fixed payments up to 31st December, 1923, unpaid	66 98

Re-insurance.

Amount of notes given by Company for re-insurance	2,690 00
Less payments made thereon	190 00
Residue of said premium notes for which the Company is still liable	$ 2,500 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John Wilson.....Erin.
William Hume.....Milton.
James Kirkwood.....Acton.
Duncan Campbell.....Moffat.
C. H. Turner.....Milton.
Wallace A. Lasby.....Acton.
Benj. Petch.....Cheltenham.
C. E. Wood.....Freeman.
N. F. Lindsay.....Acton.

OFFICERS.

John Wilson, President.....Erin.
Wm. Hume, Vice-President.....Milton.
Thomas Moore, Secretary-Treasurer.....Campbellville.

AUDITORS.

R. E. Hall.....Hornby.
A. L. MacNabb.....Milton.

Unassessed premium note capital, $337,569.65.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand	$ 37 52	
Cash in Royal Bank, Guelph, Ont	315 73	
" Bank of Nova Scotia, Campbellville, Ont	628 69	
" Bank of Nova Scotia, Acton, Ont	344 95	
		$ 1,326 89
Amount of notes or due bills more than one year overdue (not extended), $284.70.		
Amount unpaid of fixed payments, 1923		811 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 337,569 65	
Less residue of premium notes given by the Company for re-insurance	43,546 75	
		294,022 90
Interest due		52 00
Office furniture and safe (not extended), $75.00.		
Total assets		$ 296,213 14

Liabilities.

Amount of losses resisted	$ 4,133 00
Amount of losses reported	300 00
Amount of debentures, etc., issued by the Company	12,000 00
Total	$ 16,433 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $3,737.92.	
Cash received as fixed payments of 1923	$ 27,898 05
" fixed payments of prior years	751 90
" interest	103 18
" re-insurance on losses	5,249 80
" at head office for fees	1,157 00
Cash borrowed during 1923	12,000 00
Cash from all other sources	206 20
Total receipts	$ 47,366 13

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	1,988 00
" investigation and adjustment of claims		288 30
" taxes		243 50
" statutory assessment and license fee		71 18
" postage, telephone, telegrams and express		143 50
" rent		25 00
" printing, stationery and advertising		480 75
" fire marshal tax		63 69
" salaries, directors' and auditors' fees		1,957 10
" interest		491 85
" other expenses of management		61 90
Total expenses of management	$	5,814 77
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1923		2,669 35
" losses which occurred during 1923		38,379 15
" re-insurance		1,931 90
" rebate		981 99
Total expenditure	$	49,777 16

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	11,855,300 00

Less Re-insurance.

On mutual system		974,900 00
Net risks actually carried at 31st December, 1923		$10,880,400 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,689	$11,844,905 00
Policies new and renewed during 1923	1,240	4,322,085 00
Gross number and amount in force during 1923	4,929	16,166,990 00
Less expired and cancelled in 1923	1,368	4,311,690 00
Net risks in force 31st December, 1923	3,561	11,855,300 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$	408,931 35
Amount of premium notes, after deducting all payments thereon and assessments levied		337,569 65
Amount of premium notes received during the year 1923		149,493 90
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Amount of each paid up to 31st December, 1923		27,428 70
Notes given for fixed payments unpaid		811 35

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	$	47,075 00
Less payments thereon		3,528 25
Residue of premium notes given for re-insurance	$	43,546 75

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Albert E. Hoskin	Cobourg.
S. W. Staples	Baltimore.
Erwin Rosevear	Cold Springs.
Geo. H. Martyn	Port Hope.
R. W. Benson	Bewdley.
Benjamin Stewart	Baltimore.

OFFICERS.

Albert E. Hoskin, President	Cobourg.
S. W. Staples, Vice-President	Baltimore.
Thomas Hoskin, Secretary-Treasurer	Cobourg.

AUDITORS.

J. H. Davidson	Camborne.
M. E. Ames	Plainville.

Unassessed premium note capital, $114,266.91.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value debentures and Canada War Loan		$ 16,395 93
Cash at head office	$ 23 15	
Cash in Bank of Nova Scotia, Cobourg	2,418 90	
Cash in Bank of Toronto, Cobourg	184 39	
		2,626 44
Amount of fixed payments of 1923 unpaid		924 00
Amount of fixed payments of prior year unpaid (not extended)	$ 278 35	
Amount of premium notes after deducting all payments made and assessments levied	114,266 91	
Less residue of premium notes given by Company for re-insurance	5,485 60	
		108,781 31
Interest		120 70
Office furniture and safe (not extended), $200.00.		
Total assets		$ 128,848 £8

Liabilities.

Agents' fees, unpaid	$ 130 00
Total liabilities	$ 130 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,192.40.

Cash received as fixed payments of 1923	$ 10,381 20
" as fixed payments of prior years	568 35
" interest	985 96
" all other	89 31
" from investments (not extended), $4,825.17.	
" from re-insurance	979 95
Total receipts	$ 13,004 77

Expenditure.

Expenses of management:		
Cash paid for agents' commissions	$	1,196 00
" statutory assessment and license fee		29 17
" investigation of claims		93 90
" Division Court costs		11 16
" salaries, directors' and auditors' fees		968 50
" printing, stationery and advertising		151 90
" postage, telephone, telegrams and express		61 40
" travelling expenses		24 70
" rent		20 00
" fire marshal tax		25 51
" taxes		103 43
" all other		20 55
Total expenses of management	$	2,706 22
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		8,563 25
" re-insurance		771 05
" rebate		439 95
" purchase of investments (not extended), $4,916.03.		
Total expenditure	$	12,480 47

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	3,885,340 00

Re-insurance.

On mutual system		224,625 00
Net risks actually carried by Company at 31st December, 1923	$	3,660,715 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,793	$	3,710,835 00
Policies new and renewed during 1923	723		1,706,940 00
Gross number and amount in force during 1923	2,516		5,417,775 00
Less expired and cancelled in 1923	635		1,532,435 00
Net risks in force 31st December, 1923	1,881		3,885,340 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premiums notes held by Company and legally liable to assessment	$	139,306 94
Amount of all premium notes, after deducting all payments thereon and assessments levied		114,266 91
Amount of premium notes received during the year 1923		62,249 50
Payments on premium notes of 1923, including all sums credited on said premium notes:		
(a) Cash paid up to 31st December, 1923		11,361 15

Re-insurance.

Amount of premium notes given by Company for re-insurance	$	6,860 75
Less payments made thereon		1,375 15
Amount of residue of said premium notes for which the Company is still liable	$	5,485 60

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. Consit	Zurich.
John A. Manson	Zurich.
Stephen Webb	Grand Bend.
Christian Stade	Dashwood.
David Lippert	Dashwood.
John Pfaffe	Zurich.
John P. Rau	Zurich.
Oscar Klopp	Zurich.
Goldie Graham	Brucefield.

OFFICERS.

Wm. Consit, President	Zurich.
John A. Manson, Vice-President	Zurich.
Henry Eilber, Manager	Crediton.

AUDITORS.

W. H. Pfile	Zurich.
Andrew F. Hess	Zurich.

Unassessed premium note capital, $265,350.36.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value, bonds, debentures, etc.		$ 5,681 82
Cash on deposit, Bank of Commerce, Crediton, Ont.	$ 4,700 43	
" Molsons Bank, Exeter	1,275 10	
		5,975 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied		265,350 36
Amount unpaid fixed payments for 1923		342 33
Total assets		$ 277,350 04

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $3,346.91.

Cash received for taking application (not extended).	
" fixed payment due in 1923	$ 1,047 54
" for assessments levied in 1923	17,302 54
" for assessments levied in years prior to 1923	16 02
" interest	54 98
" other sources (rebates)	138 25
" borrowed	600 00
Total receipts	$ 19,159 33

Expenditure.

Expenses of management:	
Cash paid to agents in fees (not extended), $801.00.	
Amount paid for agents' commissions	$ 386 00
" investigation and adjustment of claims	155 50
" statutory assessment of license fee	47 16
" printing, stationery and advertising	317 39
" salaries, directors' and auditors' fees	663 70
" travelling expenses	44 00
" postage, telephone, telegrams and express	204 32
" fire marshal tax	4 32
" taxes	152 44
" rent	69 00
" other expenses	26 00
" interest	6 50
Total expenses of management	$ 2,076 33

Miscellaneous payments:	
Cash paid for losses which occurred during 1923	$ 7,309 16
" rebate	35 40
" repayment of loans	600 00
" expenditure other than foregoing	828 00
" for investments (not extended) $5,681.82	
Total expenditure	$ 10,848 89

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 7,290,150 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,072	$ 7,195,480 00
Policies new and renewed during 1923	534	1,981,120 00
Gross number and amount in force during 1923	2,606	$ 9,176,600 00
Less expired and cancelled in 1923	574	1,886,450 00
Net risks in force 31st December, 1923	2,032	$ 7,290,150 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 299,543 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	265,350 36
Amount of premium notes received during the year 1923	81,420 00
Payments on the premium notes of 1923, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1923	19,050 88
Notes for fixed payments unpaid at 31st December, 1923	342 33

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Henry Prange	Breslau.
Aug. Jansen	Kitchener.
Frederick Schaefer	New Hamburg.
George Hannel	Ariss.
A. G. Brohman	Ariss.
Chas. M. Wilhelm	Breslau.
Mark May	New Germany.
Archie Newstead	Breslau.
John McPherson	Wallenstein.

OFFICERS.

Henry Prange, President	Breslau.
A. Jansen, Vice-President	Kitchener.
A. J. Frank, Secretary-Treasurer	New Germany.

AUDITORS.

A. W. Zinger	New Germany.
Wm. Halter	New Germany.

Unassessed premium note capital, $38,413.36.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 55 26	
Cash in Royal Bank, Guelph	252 56	
Cash in Molsons Bank, New Germany	39 31	
		$ 347 13
Amount unpaid of assessments levied in 1923		337 75
Amount of premium notes in force after deducting all payments thereon and assessments levied		38,413 36
Office furniture and safe (not extended), $75.00.		
Total assets		$ 39,098 24

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1922 (not extended), $413.66.	
Cash received for assessments levied in 1923	$ 1,914 55
" assessments levied in years prior to 1923	280 90
" interest	4 17
" borrowed money	1,225 00
" other sources. Refund Temiskaming	16 70
Total receipts	$ 3,441 32

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 82 00
" statutory assessments and license fees	15 00
" interest	37 00
" fire marshal tax	8 56
" printing, stationery and advertising	12 10
" investigation and adjustment of claims	1 00
" salaries, directors' and auditors' fees	317 30
" postage, telephone, telegrams and express	29 72
" all other	32 02
Total expenses of management	$534 70

Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	1,648 15
" repayment of loans		1,225 00
" Temiskaming fire relief		100 00
Total expenditure	$	3,507 85

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	867,590 00

Movement in Risks.

Mutual System	Number.		Amount.
Policies in force 31st December, 1922	386	$	967,350 00
Policies new and renewed during 1923	80		194,050 00
Gross number and amount in force during 1923	466		1,161,400 00
Less expired and cancelled in 1923	93		293,810 00
Net risks in force 31st December, 1923	373		867,590 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$	44,135 75
Amount of premium notes, after deducting all payments thereon and assessments levied		38,413 36
Amount of premium notes received during the year 1923		9,864 25

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Milton Attridge	Highgate.
W. J. Huffman	Blenheim.
R. J. Newman	Muirkirk.
Daniel McKay	Ridgetown.
Robert L. Smyth	Blenheim.
Watson Johnson	Northwood.
D. Wilson	Ridgetown.
W. A. Walters	Ridgetown.
Wm. Spear	Highgate.

OFFICERS.

Milton Attridge, President	Highgate.
W. S. Huffman, Vice-President	Highgate.
E. D. Mitton, Secretary-Treasurer	Ridgetown.

AUDITORS.

Dan Winters	Thamesville.
Blake Mills	Muirkirk.

Unassessed premium note capital, $231,036.31.

Statement for the Year Ending 31st December, 1923.

Assets.

Dominion of Canada and Municipal Bonds		$ 8,334 00
Amount of cash deposited at Royal Bank, Ridgetown	$ 10,650 98	
Amount of cash deposited at Union Bank, Ridgetown	4,236 82	
	$ 14,887 80	
Less amount owing treasurer	97 74	
		14,790 06
Amount of unpaid fixed payments for 1923		399 50
Amount of premium notes in force after deducting all payments thereon and assessments levied		231,036 31
Total assets		$ 254,559 87

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1922 (not extended), $13,141.84.		
Cash received for fixed payments of 1923		$ 17,288 53
" fixed payments of prior years		158 75
" interest		585 70
" from investments (not extended), $1,873.94.		
" from other sources		152 25
Total receipts		$ 18,185 23

Expenditure.

Expenses of management:		
Cash paid for commissions	$	160 00
" rent		75 00
" investigation of claims		73 65
" salaries, directors' and auditors' fees		1,291 00
" statutory assessment and license fees		51 15
" taxes		93 83
" fire marshal tax		51 98
" printing, stationery and advertising		185 66
" postage, telephone, telegrams and express		92 20
" travelling expenses		20 00
" other expenses		15 00
Total expenses of management	$	2,109 47
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		15,884 31
" rebates		388 72
" tribute to deceased director		28 45
Total expenditure	$	18,410 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 8,577,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,296	$ 7,968,050 00
Policies new and renewed during 1923	995	3,824,625 00
Gross number and amount in force during 1923	3,291	11,792,675 00
Less expired and cancelled in 1923	929	3,215,550 00
Net risks in force 31st December, 1923	2,362	$ 8,577,125 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 260,313 95
Amount of premium notes, after deducting all payments thereon and assessments levied	231,036 31
Amount of premium notes received during the year 1923	114,738 75
Payments on the premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	7,585 40

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John Jackson ..... Harriston.
Hugh W. Edgar ..... Wroxeter.
W. H. Gregg ..... Gorrie.
John A. Bryans ..... Fordwich.
Alexander McKercher ..... Wroxeter.
James Kirton ..... Bluevale.

OFFICERS.

John Jackson, President ..... Harriston.
Hugh W. Edgar, Vice-President ..... Wroxeter.
W. S. McKercher, Secretary-Treasurer ..... Wroxeter.

AUDITORS.

T. R. Bennett ..... Wingham.
A. A. Graham ..... Gorrie.

Unassessed premium note capital, $852,658.56.

Statement for the Year Ending 31st December, 1923.

Assets.

Real estate		$ 1,300 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Standard Bank, Brussels	$ 1,393 34	
Cash in Royal Bank, Harriston and Mount Forest	2,666 44	
Cash in Bank of Hamilton, Wroxeter and Wingham	21,240 48	
		25,300 26
Amount unpaid of fixed payments of 1923		1,977 12
Amount unpaid of fixed payments of prior years (not extended), $427.60.		
Amount unpaid of assessments levied in 1923		7,227 10
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 852,658 56	
Less residue of premium notes given by the Company for re-insurance	42,426 31	
		810,232 25
Amount of accrued interest		14 90
Amount of office furniture (not extended), $500.00.		
Total assets		$ 846,151 63

Liabilities.

Amount of supposed loss	$ 1,579 86
Total liabilities	$ 1,579 86

Receipts.

Cash balance at 31st December, 1922, (not extended), $5,514.81.
Cash held by agents for fees or surveys (not extended), $828.50.

Cash received as fixed payments of 1923	$ 43,085 11
" fixed payments of prior years	947 15
" for interest	121 45
" all other sources	379 10
" for re-insurance premiums	1,691 25
" for re-insurance on losses	5,468 87
" assessments levied in 1923	30,755 44
Total receipts	$ 82,448 37

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 1,543 25
" investigation and adjustment of claims	1,064 00
" statutory assessment and license	109 72
" fire marshal tax	114 94
" printing, stationery and advertising	180 27
" salaries, directors' and auditors' fees	3,485 70
" postage, telephones, telegrams and express	487 45
" fuel and light	105 95
" travelling expenses	121 30
" taxes (Government and Municipal)	469 81
" other expenses	37 38
Expenses of management	$ 7,719 77
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1923	263 08
" losses which occurred during 1923	51,552 90
" rebates	654 74
" re-insurance	2,472 43
Total expenditure	$ 62,662 92

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	One year.	Three years.	Four years.	Total.
Mutual	$ 7,350 00	$ 172,065 00	19,691,742 50	$ 19,871,157 50
Re-insurance.				
On mutual system	.....	.....	1,236,215 00	1,236,215 00
Net risk actually carried by Company at 31st December, 1922	$ 7,350 00	$ 172,065 00	$ 18,455,527 50	$ 18,634,942 50

Movement in Risks.

Mutual System

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	6,093	$ 19,307,397 50
Policies new and renewed during 1923	1,657	5,167,310 00
Gross number and amount in force during 1923	7,750	24,474,707 50
Less expired and cancelled in 1923	1,611	4,603,550 00
Net risks in force 31st December, 1923	6,139	$ 19,871,157 50

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On Policies in force 31st December, 1923.

	One year.	Three years.	Four years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$367 50	$8,603 25	$984,587 13	$993,557 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	204 80	7,786 47	844,667 29	852,658 56
Amount of premium notes received during the year 1923	367 50	8,603 25	249,394 75	285,365 50
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1923	154 30	640 19	17,546 40	18,340 89
Notes for fixed payments unpaid at 31st December, 1923	7 40	109 22	1,725 70	1,842 32

RE-INSURANCE.

Amount of premium notes given by the Company for re-insurance.....	$49,448 60
Less payments made thereon.....	7,022 29
Residue of said premium notes and for which the Company is still liable...	$42,426 31

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WHEATLEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

A. E. Robinson	Charing Cross.
Wm. Holmes	Comber.
Christian Johnson	Kingsville.
D. H. Brown	Chatham.
T. B. Harvey	Merlin.
B. A. Squire	Cottam.
Frank Stokes	Bearline.
Everett Simpson	Wheatley.
D. Fletcher	Fletcher.
Samuel Burk	Blenheim.
Thos. L. Renaud	McGregor.
Pierre Oriet	Stoney Point.
Thos. R. Clarke	Fletcher.
Alfred Poisson	Belle River.
C. T. Sellars	Kingsville.

OFFICERS.

A. E. Robinson	Charing Cross.
Wm. Holmes, Vice-President	Comber.
T. B. Harvey, Manager	Merlin.

AUDITORS.

Charles Renwick	Wheatley.
Chas. G. Fletcher	Leamington.

Unassessed premium note capital, $276,132.97.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of municipal debentures and Canada War Loan		$ 21,741 85
Cash at head office	897 37	
Cash in Molsons Bank, Merlin	3,529 46	
	$	4,426 83
Amount unpaid of fixed payments of 1923		1,658 34
Prior instalments on fixed payments (not extended), $436.80.		
Amount of premium notes in force after deducting all payments thereon and assessments levied	276,132 97	
Less residue of premium notes given for re-insurance	207 32	
		275,925 65
Amount of office furniture and safe (not extended), $300.00.		
Amount of interest due		220 39
Total assets		$ 303,973 06

Liabilities.—None.

Receipts.

Cash balance at 31st, 1922, (not extended), $4,325.00.		
Cash received as fixed payments of 1923	$	35,319 14
" fixed payments of prior years		1,432 70
" interest		1,244 18
" realization of investments (not extended), $5,063.75.		
" re-insurance premiums		171 14
" all other sources		222 50
Total receipts	$	38,389 66

Expenditures.

Expenses of management:		
Cash paid for commission and fees to agents	$	3,249 00
" investigation and adjustment of claims		227 50
" fire marshal tax		96 53
" travelling expenses		347 10
" rent		4 00
" salaries, directors' and auditors' fees		1,810 82
" law costs		38 00
" taxes and fees		366 83
" statutory assessment and license fee		70 68
" printing		214 92
" postage, telephones, telegrams and express		140 00
" all other		5 65
Total expenses of management	$	6,571 03
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		33,969 32
" rebate		1,464 89
" re-insurance		113 34
" investments (not extended) $1,233.00.		
Total expenditure	$	42,118 58

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

Mutual	$	13,011,539 00

Re-insurance.

On cash system		20,699 92
Net risks actually carried by Company at 31st December, 1923	$	12,990,839 08

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,513	$ 11,748,285 00
Policies new and renewed during 1923	1,445	5,187,051 00
Gross number and amount in force during 1923	4,958	16,935,336 00
Less expired and cancelled in 1923	1,206	3,923,797 00
Net risks in force 31st December, 1923	3,752	$ 13,011,539 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$	368,289 43
Amount of all premium notes after deducting all payments thereon and assessments levied		276,132 97
Amount of premium notes received during the year		147,840 65
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:		
(a) Cash paid up to 31st December, 1923		35,319 14
(b) Notes for fixed payments unpaid at 31st December, 1923		1,658 34

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John W. Kingston	Watford.
James Smith	Sarnia.
Guilford Butler	Croton.
John P. McVicar	Inwood.
Albert G. Minielly	Wyoming.
Thos. Lithgow	Thedford.

OFFICERS.

John W. Kingston, President	Watford.
James Smith, Vice-President	Sarnia.
W. G. Willoughby, Secretary-Treasurer	Watford.

AUDITORS.

Alex. Jamieson	Forest.
P. J. McEwen	Wyoming.

Unassessed premium note capital, $181,119.75.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 1,200 00
Cash value of municipal and loan company debentures and Dominion War Loan		45,114 92
Cash on hand, head office	$ 283 84	
Cash in Industrial Mortgage and Savings Co., Sarnia	7,873 72	
Cash in Montreal Bank, Watford	7,256 09	
		15,413 65
Amount of instalments, fixed payments unpaid		3,488 85
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 181,119 75	
Less residue of premium notes given for re-insurance	326 14	
		180,793 61
Total assets		$ 246,011 03

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $15,348.41.

Cash received as fixed payments of 1923		$ 36,119 16
" fixed payments of prior years		3,274 90
" interest		2,965 63
" other receipts		358 55
" for re-insurance premiums		113 34
" for re-insurance on losses		14 40
Total receipts		$ 42,845 98

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 3,616 00
" statutory assessment and license fee	80 94
" printing, stationery, advertising and booklets	171 85
" salaries, directors' and auditors' fees	2,550 00
" postage, telephone, telegrams and express	220 23
" travelling expenses	31 70
" fire marshal tax	112 86

Amount paid for investigation and adjustment of claims	$	210 35
" law costs		18 79
" filing fee		5 00
" taxes		545 55
" fuel and light		71 75
" all other		513 97
Total expenses of management	$	8,148 99
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		33,589 41
" re-insurance		171 14
rebates		871 20
Total expenditure	$	42,780 74

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three-year risks.
Mutual	$ 14,255,094 00
Less re-insurance, cash system	24,864 00
Amount actually carried by the Company at 31st December, 1923	$ 14,230,230 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	4,825	$ 13,736,031 00
Policies new and renewed during 1923	1,812	5,571,918 00
Gross number and amount in force during 1923	6,637	$ 19,307,949 00
Less expired and cancelled in 1923	1,764	5,052,855 00
Net risks in force 31st December, 1923	4,873	$ 14,255,094 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 285,296 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	181,119 75
Amount of premium notes received during the year 1923	111,438 86
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	36,232 50
Notes for fixed payments unpaid at 31st December, 1923	3,488 85

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance		497 28
Less payments made thereon		171 14
Residue of said premium notes for which the Company is still liable	$	326 14

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Dennis Noonan	Perth.
Edmund Burke	Perth.
Fred Ferrier	Perth.
David McLean	Perth.
Homer Shaw	Perth.
Martin Dowdall	Perth.
Andrew Cochrane	Almonte.
Richard E. Whyte	Perth.
Alfred Bowes	Perth.

OFFICERS.

Dennis Noonan, President	Perth.
Edmund Burke, Vice-President	Perth.
P. Cavers, Secretary	Perth.
R. M. Anderson, Treasurer	Perth.

AUDITORS.

E. R. Stedman	Perth.
J. Ernest Anderson	Perth.

Unassessed premium note capital, $293,814.18.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash in hand at head office	$ 189 59	
Cash in Montreal Bank, Perth	2,793 50	
		$ 2,983 09
Amount unpaid of fixed payments of 1923		1,606 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied		293,814 18
Total assets		$ 298,404 26

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,274.41.

Cash received, as fixed payments of 1923	$ 35,840 47
" fixed payments of prior years	820 46
" for interest	45 37
" from all other sources	42 00
Total receipts	$ 36,748 30

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$ 4,005 06
" statutory assessment and license fee	74 18
" fire marshal tax	111 10
" taxes	506 85
" rent	103 00
" fuel and light	75 02
" investigation of claims	216 95
salaries, directors' and auditors' fees	990 00

Cash paid for printing, stationery and advertising	$	388 41
" postage, telegrams and express		329 82
" all other		172 63
Total expenses of management	$	6,973 02
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		27,698 62
" rebate		367 97
Total expenditure	$	35,039 61

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 12,158,174 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	5,672	$ 11,457,631 00
Policies taken during 1923	2,061	4,547,517 00
Gross number and amount in force during 1923	7,733	$ 16,005,148 00
Less expired and cancelled in 1923	1,909	3,846,974 00
Net risks in force 31st December, 1923	5,824	$ 12,158,174 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 468,984 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	293,814 18
Amount of premium notes received during the year 1923	135,525 25
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1923, to 31st December	14,951 52

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

A. C. Parks.....Napanee.
H. A. Baker.....Moscow.
J. C. Hudgins.....Selby.
Albert Hartman.....Odessa.
M. N. Empey.....Napanee.
R. W. Longmore.....Camden East.

OFFICERS.

A. C. Parks, President.....Napanee.
H. A. Baker, Vice-President.....Moscow.
W. R. Lott, Secretary-Treasurer.....Napanee.

AUDITORS.

W. M. Sills.....Napanee.
S. C. S. McKim.....Napanee.

Unassessed premium note capital, $69,432.01.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 38 29	
Cash on deposit in Royal Bank, Napanee	7 86	
Cash on deposit in Montreal Bank, Napanee	9 05	
		$ 55 20
Amount unpaid of fixed payments of 1923		315 40
Amount of prior instalments or fixed payments (not extended), $447.60.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		69,432 01
Office furniture and safe (not extended), $50.00.		
Total assets		$ 69,802 61

Liabilities.

Bills payable	$ 1,400 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $340.11.		
Cash received during 1923 for:		
" fixed payments of 1923		$ 7,419 90
" fixed payments of prior years		346 05
" interest		8 55
" borrowed		2,200 00
" all other		56 33
Total receipts		$ 10,030 83

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	1,280 90
" Division Court costs		2 00
" law costs other than the above		1 40
" statutory assessment and license fee		21 90
" fire marshal tax		23 24
" fuel and light		15 00
" printing, stationery and advertising		80 85
" salaries, directors' and auditors' fees		905 40
" postage, telephone, telegrams, express, etc		30 00
" investigation and adjustment of claims		27 00
" rent		20 00
" taxes		115 10
" interest		11 20
" other expenses		12 85
Total expenses of management	$	2,546 84
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		6,751 40
" rebate		194 08
" re-insurance		23 42
" re-payment of loans		800 00
Total expenditure	$	10,315 74

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three Years.
Mutual	$	2,384,740 00
Less re-insurance		4,866 00
Net amount of risks at 31st December, 1923	$	2,379,874 00

Movement in Risks.

Mutual System.	Number		Amount
Policies in force 31st December, 1922	1,002	$	2,304,785 00
Policies new and renewed during 1923	427		998,835 00
Gross number and amount in force during 1923	1,429	$	3,303,620 00
Less expired and cancelled in 1923	400		918,880 00
Net risks in force, 31st December, 1923	1,029	$	2,384,740 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Residue of all premium notes on policies in force 31st December, 1923, after deducting all fixed payments thereon and assessments levied	$	69,432 01
Amount of premium notes received during the year 1923		35,050 23
Payments on the premium notes of 1923 including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		3,158 20
Notes for fixed payments unpaid at 31st December. 1923		79 10

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John McGugan.....Denfield.
Andrew Ferguson.....Komoka.
John Oliver.....Denfield.
Wm. Hodgson.....Ilderton.
John S. Douglas.....Strathroy.
T. G. Turnbull.....Komoka.
Jos. Atkins.....Strathroy.
Alex. Stewart.....Ilderton.
Alex. McInroy.....Ilderton.

OFFICERS.

John McGugan, President.....Denfield.
Andrew Ferguson, Vice-President.....Komoka.
J. Marsh, Secretary-Treasurer.....Ilderton.

AUDITORS.

F. G. Hughes.....Denfield.
S. P. Brown.....Ilderton.

Unassessed premium note capital, $54,953.02.

Statement for the Year Ending 31st December, 1923.

Assets.

Loan Company debentures and War Loan	$	27,500 00
Cash on hand at Head Office		23 68
Cash in Bank		2,709 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied		54,953 32
Total assets	$	85,186 54

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,146.30.

Cash received as fixed payments of 1923	$	6,671 21
" interest		1,339 35
" all other sources		98 05
Total receipts	$	8,108 61

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	396 25
" statutory assessment and license fee		22 93
" fire marshal tax		15 34
" salaries, directors' and auditors' fees		607 52
" printing, stationery and advertising		96 24
" postage, telephone, telegrams and express		50 57
" investigation and adjustment of claims		32 65
" taxes		44 77
" travelling expenses		8 00
" rent		15 00
" other expenses		54 79
Total expenses of management	$	1,344 06

Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	981 50
" rebate		299 49
" invested Canada War Loan (not extended), $3,896.64.		
Total expenditure	$	2,625 05

CURRENCY OF RISKS.

Amount covered in policies in force 31st December, 1923.

Mutual	$	2,536,078 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1922	785	$ 2,503,564 50
Policies new and renewed during 1923	317	1,096,000 00
Gross number and amount in force during 1923	1,102	3,599,564 50
Less expired and cancelled in 1923	326	1,063,486 50
Net risks in force 31st December, 1923	776	$ 2,536,078 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	214,396 54
Amount of all premium notes, after deducting all payments thereon and assessments levied		54,953 02
Amount of premium notes received during the year 1923		32,880 00
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		6,671 21

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Also known as St. Johns.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

R. S. Douglas.....Ilderton.
H. Needham.....Ilderton.
W. C. Hodgins.....Denfield.
H. McGuffin.....London.
B. C. Brooks.....London.
E. Braithwaite.....Denfield.
R. Dengate.....Ealing.
J. C. Gray.....Komoka.
C. H. Perkin.....Ettrick.

OFFICERS.

R. S. Douglas, President.....Ilderton.
H. Needham, Vice-President.....Ilderton.
Edward Dann, Secretary-Treasurer.....London.

AUDITORS.

James Smibert.....Ettrick.
J. E. Johnston.....Ettrick.

Unassessed premium note capital, $101,408.09.

Statement for the Year Ending 31st December, 1923.

Assets.

Municipal debentures and Canada War Loan bonds		$ 20,000 00
Amount of cash at head office	$ 134 36	
Cash in Home Bank, London*	3,855 88	
" Bank of Montreal, London	7,591 90	
" Molsons Bank, London	782 15	
		$ 12,364 29
Amount unpaid of fixed payments of 1923		224 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		101,408 09
Amount of interest due and accrued		166 00
Total assets		$ 134,162 93

Liabilities.

Amount due agents	$ 256 00
Total liabilities	$ 256 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $12,890.69.

Cash received for fixed payments of 1923	$ 8,688 79
" fixed payments of prior years	136 95
" interest	1,408 93
" received from all other	76 15
Total receipts	$ 10,310 82

*In liquidation.

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	534 00
" janitor		12 00
" investigation of claims		32 00
" taxes		82 21
" statutory assessments and license		30 72
" printing, stationery and advertising		55 94
" fire marshal tax		25 72
" salaries, directors' and auditors' fees		730 00
" postage, telephone, telegraph and express		88 98
" other expenses		12 00
" bond for treasurer		12 00
" travelling expenses		37 00
Total expenses of management	$	1,652 57
Miscellaneous payments:		
Cash paid for losses which occurred in 1923		3,959 10
" rebates		225 55
" Investments etc. (not extended), $5,000.00		
Total expenditure	$	5,837 22

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

Mutual	$	4,144,724 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,519	$ 4,011,120 00
Policies new and renewed during 1923	527	1,494,535 00
Gross number and amount in force during 1923	2,046	$ 5,505,655 00
Less expired and cancelled in 1923	538	1,360,931 00
Net risks in force 31st December, 1923	1,508	$ 4,144,724 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	124,432 49
Amount of all premium notes, after deducting all payments thereon and assessments levied		101,408 09
Amount of premium notes received during the year 1923		44,867 55
Payments on premium notes of 1923 including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		8,688 79
Notes for fixed payments unpaid at 31st December, 1923		224 55

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST McGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. L. Corbett	Ailsa Craig.
John D. Drummond	Ailsa Craig.
W. E. Lee	Ailsa Craig.
Weston Maguire	Clandeboye.
A. E. Taylor	Parkhill.
Eldon Steeper	Parkhill.
A. Glendenning	Parkhill.
W. J. Colwell	Parkhill.
John K. Robinson	Ailsa Craig.

OFFICERS.

William L. Corbett, President	Ailsa Craig.
J. D. Drummond, Vice-President	Ailsa Craig.
W. T. Amos, Secretary-Treasurer	Parkhill.

AUDITORS.

John Nichol	Parkhill.
Wm. S. Patterson	Ailsa Craig.

Unassessed premium note capital, $24,957.08.

Statement for the Year Ending 31st December, 1923.

Assets.

Amount of Trust Company Guaranteed Investment Receipts		$ 10,500 00
" cash at head office	$ 145 39	
" cash deposit at Bank of Commerce, Parkhill	1,175 96	
	$	1,321 35
" unpaid fixed payments of 1923		187 50
Amount unpaid fixed payments prior years (not extended), $237.75.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 24,957 08	
Less residue of premium notes given by Company for re-insurance.	356 01	
		24,601 07
Amount office furniture (not extended), $165.00		
Total assets	$	36,609 92

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $3,686.00.		
Cash received as fixed payments of 1923	$	2,489 85
" fixed payments of prior years		304 95
" interest		649 42
" other sources		20 00
" realization of investments (not extended), $2,000.00.		
Total receipts	$	3,464 22

Expenditure.

Expenses of Management:		
Amount paid for commission	$	83 00
" investigation and adjustment of claims		18 00
" statutory assessment and license fee		15 42
" salary, auditors' and directors' fees		338 00
" postage and express		8 59
" printing		71 88
" filing fee		5 00
" fire marshal tax		7 50
" all other		26 45
Total expenses of management	$	573 84

Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	4,145 60
" re-insurance		27 13
" rebate		82 30
" purchase of investments (not extended), $3,000.00.		
Total expenditure	$	4,828 87

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

Mutual	$	1,109,205 00

Re-insurance.

On mutual system		11,050 00
Net risks actually carried by Company at 31st December, 1923	$	1,098,155 00

MOVEMENT IN RISKS.

Mutual System	Number		Amount
Policies in force 31st December, 1922	501	$	1,049,095 00
Policies new and renewed during 1923	167		356,980 00
Gross number and amount in force during 1923	668	$	1,406,075 00
Less expired and cancelled in 1923	142		296,870 00
Net risks in force 31st December, 1923	526	$	1,109,205 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	33,276 25
Amount of all premium notes, after deducting all payments thereon and assessments levied		24,957 08
Amount of premium notes received during the year 1923		10,709 40
Payments on premium notes of 1923 including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		2,489 85
Notes for fixed payments unpaid at 31st December, 1923		187 50

Re-insurance

Amount of premium notes given by Company for re-insurance		391 50
Less payment made thereon		55 49
Amount of residue of said premium notes for which the Company is still liable	$	336 01

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

James Connolly	Goderich.
James Evans	Beechwood.
George R. McCartney	Seaforth.
Wm. Rinn	Seaforth.
Murray Gibson	Brucefield.
Robert Ferris	Blyth.
John Bennewies	Dublin.
J. G. Grieve	Walton.
Alex. Broadfoot	Seaforth.

OFFICERS.

James Connolly, President	Goderich.
James Evans, Vice-President	Beechwood.
D. F. McGregor, Secretary-Treasurer	Seaforth.

AUDITORS.

John Govenlock	Egmondville.
James Kerr	Seaforth.

Unassessed premium note capital, $235,390.50.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office of Company	$ 1,032 09	
Cash in Canadian Bank of Commerce, Seaforth	6,002 34	
	$	7,034 43
Amount of unpaid fixed payments of 1923		1,113 35
Amount of unpaid fixed payments of previous years (not extended), $188.15.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		235,390 50
Total assets	$	243,538 28

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $15,756.65.

Cash received for fixed payments of 1923	$	12,312 25
" fixed payments of prior years		608 55
" interest		462 72
" all other		571 21
Total receipts	$	13,954 73

Expenditure.

Expenses of Management:		
Amount paid for agents' commissions	$	909 85
" law costs		25 00
" rent		25 00
" investigation of claims		116 40
" statutory assessment and license		139 02
" postage, telephones, etc		41 20
" printing, stationery and advertising		269 60
" salaries, officers' and directors' fees		1,254 20
" travelling expenses		43 35
" other expenses		25 03
Total expenses of management	$	2,848 65

Miscellaneous payments:	
Cash paid for losses which occurred during 1923	$18,128 55
" losses which occurred prior to 1923	12 00
" rebate	292 21
" Northern relief	744 16
" all other	651 38
Total expenditure	$ 22,676 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st. December, 1923.

	Four years.
Mutual	$ 6,686,185 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,340	$ 6,427,310 00
Policies new and renewed during 1923	747	1,959,690 00
Gross number and amount in force during 1923	3,087	$ 8,387,000 00
Less expired and cancelled in 1923	681	1,700,815 00
Net risks in force 31st December, 1923	2,406	$ 6,686,185 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, legally liable to assessment	$ 280,431 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	235,390 50
Amount of premium notes received during the year 1923	82,001 00
Amount of cash paid	12,312 25

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Hon. Wm. Smith	Columbus.
Noah Burkholder	Pickering.
G. B. Mothersill	Oshawa.
Peter Christie	Manchester.
Isaac T. Chapman	Orono.
J. J. Smith	Enniskillen.
H. E. Webster	Whitby.
D. M. Morgan	Claremont.
Wm. Ratcliffe	Brooklin.
J. H. Devitt	Burketon.
Thos. Graham	Port Perry.
Samuel Snowden	Bowmanville.

OFFICERS.

Hon. Wm. Smith, President	Columbus.
Noah Burkholder, Vice-President	Pickering.
P. G. Purves, Secretary	Columbus.
Samson Roberts, Treasurer	Columbus.

AUDITORS.

Frank Wilcoxson	Oshawa.
J. W. Crozier	Port Perry.

Unassessed premium note capital, $221,182.40.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of mortgages on real estate		$ 2,000 00
Amount of Municipal debentures		6,400 04
Cash on hand head office	$ 4 74	
Cash in Standard Bank, Oshawa	6,254 29	
		$ 6,259 03
Amount of unpaid fixed payments 1923		1,639 10
" unpaid fixed payments, prior years (not extended), $82.95		
" premium notes in force, after deducting all payments thereon and assessments levied	$ 221,182 40	
Less residue of premium notes given for re-insurance	10,732 70	
		210,449 70
Interest accrued		143 44
Total assets		$ 226,891 31

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $392.66.	
Cash received for fixed payments of 1923	$ 30,647 10
" fixed payments of prior years	1,331 85
" interest during 1923	511 93

Cash received for re-insurance on losses	$	176 10
" from borrowed money		1,350 00
" from other sources		228 70
" from matured investments (not extended), $639.32.		
Total receipts	$	34,245 68

Expenditure.

Expenses of Management:		
Cash paid for agents' commission, fees and bonus	$	3,154 55
" investigation and adjustment of claims		176 00
" salaries, directors' and auditors' fees		3,081 90
" travelling expenses		12 00
" statutory assessment and license fee		62 96
" fire marshal tax		69 91
" taxes		292 81
" printing, stationery and advertising		118 35
" postage, telephone, telegrams and freight		181 87
" rent		19 00
" interest		11 30
" other expenses		39 72
Total expenses of management	$	7,220 37
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		18,447 06
" re-insurance		1,442 45
" rebate		557 75
" repayment of loans		1,350 00
Total expenditure	$	29,017 63

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	One year or less.	Two years.	Three years.	Total.
Mutual	$ 54,250 00	$ 22,850 00	$ 946,450 00	$ 10,023,550 00
Re-insurance:				
Mutual System	$ 3,000 00	$ 1,000 00	$ 40,400 00	$ 44,400 00
Cash System			14,500 00	14,500 00
Totals	$ 3,000 00	$ 1,000 00	$ 54,900 00	$ 58,900 00
Net risks carried at 31st December, 1923	$ 51,250 00	$ 21,850 00	$ 9,891,550 00	$ 9,964,650 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	4,628	$ 10,253,685 00
Policies new and renewed during 1923	1,644	3,730,590 00
Gross number and amount in force during 1923	6,272	13,984,275 00
Less expired and cancelled in 1923	1,836	3,960,725 00
Net risks in force 31st December, 1923	4,436	$ 10,023,550 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	One year risks.	Two years risks.	Three years risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 1,650 00	$ 723 50	$ 298,793 65	$ 301,167 15
Amount of premium notes, after deducting all payments thereon and assessments levied	1,414 10	582 35	219,185 95	221,182 40
Amount of premium notes received during the year 1923	1,899 00	182 00	109,457 90	111,538 90
Payments on the premium notes of 1922, including all sums credited on said premium notes viz.:				
(a) Cash paid up to 31st December, 1923	270 55	40 35	30,336 20	30,647 10
(b) Notes for fixed payment or assessments unpaid at 31st December, 1923	3 50	.....	1,635 60	1,639 10
Amount of premium notes given for re-insurance	$ 100 00	$ 35 00	$ 13,264 00	$ 13,399 00
Less payments made thereon	6 65	4 70	2,654 95	2,666 30
Residue of said premium notes for which the Company is still liable	$ 93 35	$ 30 30	$ 10,609 05	$ 10,732 70

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Michael Heffernan	Arthur.
Adam Boyle	Belwood.
David Rae	Fergus.
Albert McLelland	Belwood.
L. Deans	Fergus.
Wm. J. Fasken	Elora.
Job Rancome	Fergus.

OFFICERS.

Michael Heffernan, President	Arthur.
David Rae, Vice-President	Fergus.
James Beattie, Secretary-Treasurer	Fergus.

AUDITORS.

Col. J. J. Craig	Fergus.
John McClelland	Arthur.

Unassessed premium note capital, $155,003.91.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value debentures		$ 9,000 00
Cash on hand, head office	$ 95 07	
Cash in Imperial Bank, Fergus	43 65	
Actual cash in Royal Bank, Fergus	5 28	
		144 00
Amount unpaid of fixed payments in 1923		597 32
" of fixed payments in prior years (not extended), $437.66.		
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 155,003 91	
Less re-insurance	512 95	
		154,490 96
Interest		167 20
Total assets		$ 164,399 48

Liabilities.

Amount of borrowed money	$ 1,300 00
Amount of interest accrued thereon	75
Total liabilities	$ 1,300 75

Receipts.

Cash balance at 31st December, 1922 (not extended), $794.62.	
Cash received as fixed payments of 1923	$ 10,565 38
" fixed payments of prior years	612 36
" for interest	613 79
" from realization of investments (not extended), $5,000.00.	
Cash borrowed	1,300 00
Cash received from all other sources	103 65
Total receipts	$ 13,195 18

Expenditure.

Expenses of management:		
Amount paid for agents' commissions	$	1,402 66
" investigation and adjustment of claims		244 95
" fuel and light		100 00
" statutory assessment and license fee		37 95
" printing, stationery and advertising		182 73
" salaries, directors' and auditors' fees		1,329 47
" fire marshal tax		33 41
" postage, telephone, telegrams and express		93 92
" travelling expenses		30 00
" rent		150 00
" taxes		105 33
" other expenses		11 00
Total expenses of management	$	3,721 42
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		10,673 14
" rebate		264 19
" purchase of investments (not extended), $3,930.00.		
" re-insurance		257 05
Total expenditure	$	14,915 80

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Four years
Mutual system	$	5,851,091 00
Re-insurance		38,000 00
Total	$	5,813,091 00

Movement in Risks.

Mutual System.	Number.		Amount
Policies in force 31st December, 1922	1,904	$	5,411,191 00
Policies new and renewed during 1923	570		1,751,890 00
Gross number and amount in force during 1923	2,474		7,163,081 00
Less expired and cancelled in 1923	526		1,311,990 00
Net risks in force 31st December, 1923	1,948	$	5,851,091 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Four-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$	184,913 52
Amount of all premium notes, after deducting all payments thereon and assessments levied		155,003 91
Amount of premium notes received during the year 1923		55,282 97
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		3,568 04
Notes for fixed payment or assessments unpaid at 31st December, 1923		183 84

Re-Insurance.

Amount of all premium notes in force given by the Company for re-insurance	$	770 00
Less payments made thereon		257 05
Residue of said premium notes for which the Company is still liable	$	512 95

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Thos. Duffin	Thamesford.
Frank G. Seaton	Lakeside.
Wm. Colyer	Ingersoll.
Charles Youngs	Embro.
Geo. A. Uren	Ingersoll.
James Henderson	Thamesford.
Geo. A. Munroe	Embro.
Daniel Quinn	Thamesford.
Albert George	Dorchester.

OFFICERS.

Thomas Duffin, President	Thamesford.
F. G. Seaton, Vice-President	Lakeside.
E. J. Pearson, Secretary	Kintore
Jas. H. Davis, Treasurer	Belton.

AUDITORS.

W. W. Day	Thamesford.
John A. McKay	St. Marys.

Unassessed premium note capital, $408,328.76.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of debenture, Canada War Loan and telephone stock	$ 25 00	
Cash on hand at head office	462 12	
Amount of cash in Royal Bank, Kintore	1,879 69	
" Home Bank, Thorndale	1,249 44	
" Montreal Bank, Thorndale	814 50	
	$	4,430 75
Amount unpaid of assessments levied in 1923		7,112 34
" assessments levied prior to 1923		375 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied		408,328 76
Total assets	$	420,246 89

Liabilities.

Amount of unpaid loans	$	9,000 00
Amount of retained balance premium notes		138 84
All other		36 00
Total liabilities	$	9,174 84

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,630.22.		
Cash received for application fees	$	793 56
" assessments levied in 1923		25,045 61
" assessments levied before 1923		665 84
" interest		294 19
" borrowed money		10,500 00
" other		533 32
" realization of investments (not extended), $5,150.		
Total receipts	$	37,832 52

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	944 00
" statutory assessment and license fee		62 22
" printing, advertising, postage, etc		556 43
" rent		51 00
" salaries, directors' and auditors' fees		1,336 30
" investigation of claims		194 00
" travelling expenses		16 65
" fire marshal tax		56 81
" interest		172 61
" law costs		15 00
" taxes		187 14
" all other		56 00
Total expenses of management	$	3,648 16
Miscellaneous payments:		
Amount paid for losses which occurred during 1923	$	35,883 79
" rebate		171 04
" repayment of loans		1,500 00
" all other		4 00
Total expenditure	$	41,206 99

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 10,486,538

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,486	$ 10,111,424 00
Policies new and renewed during 1923	954	4,141,214 00
Gross number and amount in force during 1923	3,440	$ 14,252,638 00
Less expired and cancelled in 1923	947	3,766,100 00
Net risks in force 31st December, 1923	2,498	$ 10,486,538 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	473,478 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		408,328 76
Amount of premium notes received during the year 1923		186,178 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

William A. Bowyer	Simcoe.
A. Wilkinson	Courtland.
Theo. Cunningham	Windham Centre
George Irwin	Simcoe.
Wilson Porter	Port Dover.
Frank Shearer	Simcoe.
James H. Smith	Simcoe.
John A. Martin	St. Williams.
A. R. Reid	Lynedoch.
Wm. Hetherington	Glenmyer.
J. J. Gilbertson	Simcoe.
Nelson Clement	Vanessa.

OFFICERS.

W. A. Bowyer, President	Simcoe.
A. Wilkinson, Vice-President	Courtland.
N. Stanley Boughner, Secretary-Treasurer	Simcoe.

AUDITORS.

David Gilbertson	Simcoe.
H. H. Schuyler	Simcoe.

Unassessed premium note capital, $108,286.67.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 71 09	
Cash in Molsons' Bank, Simcoe	925 99	
	$	997 08
Amount of premium notes in force, after deducting all payments thereon and assessments levied		108,286 67
Amount unpaid of fixed payments of 1923		790 56
Amount unpaid of fixed payments of prior years (not extended), $425.95.		
Amount of office furniture (not extended), $250.00.		
Total assets	$	110,074 31

Liabilities.

Unpaid losses	$	1,800 00
Total liabilities	$	1,800 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $325.00.		
Cash received at head office for application fees	$	2,256 19
Cash received as fixed payments of 1923		7,025 84
" fixed payments of prior years		144 26
" from interest		163 97
" from realization of investments (not extended), $4,854.55.		
" from other sources		157 50
Total receipts	$	9,747 76

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	1,413 50
" printing, stationery and advertising		104 65
" postage, telephones and telegrams		113 53
" statutory assessment and license		26 12
" fire marshal tax		31 19
" taxes		151 58
" salaries, directors' and auditors' fees		670 00
" travelling expenses		32 80
" rent		139 50
" fuel and light		64 35
" interest		18 00
" other expenses		43 67
Total expenses of management	$	2,808 89
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		14 00
" losses which occurred during 1923		10,118 12
" rebate		129 22
" purchase of investments (not extended), $860.00.		
Total expenditure	$	13,070 23

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	3,285,336 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,380	$ 3,120,720 00
Policies new and renewed during 1923	400	908,475 00
Gross number and amount in force during 1922	1,780	4,029,195 00
Less expired and cancelled in 1923	369	743,859 00
Net risks in force 31st December, 1923	1,411	$ 3,285,336 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$	131,930 80
Amount of premium notes, after deducting all payments made thereon, and assessments levied		108,286 67
Amount of premium notes received during 1923		36,339 00
Amount of premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		2,252 49

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRESDEN.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

C. E. Bodkin	Thamesville.
Robert Forsythe	Eberts.
J. B. McDowell	Thamesville.
E. L. Moore	Thamesville.
Irwin Bedford	Dresden.
Raymond Lanigan	Eberts.
J. R. Richardson	Wallaceburg.
Simon Smith	Wallaceburg.
J. B. Clapp	Carterville.

OFFICERS.

C. E. Bodkin, President	Thamesville.
Robert Forsythe, Vice-President	Eberts.
Walter S. Holmes, Secretary-Treasurer	Dresden.

AUDITORS.

M. S. Blackburn	Dresden.
J. C. Harris	Thamesville.

Unassessed premium note capital, $111,448.96.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand, head office	$ 24 99	
Cash in Montreal Bank, Thamesville	357 66	
Cash in Canadian Bank of Commerce, Dresden	1,575 87	
Cash in Montreal Bank, Tupperville	516 95	
		$ 2,475 47
Amount of unpaid fixed payments of 1923		664 52
Amount unpaid of assessment levied in prior years		472 79
Amount of premium notes, after deducting all payments thereon and assessments levied		111,448 96
Total assets		$ 115,061 74

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $5,817.19.

Cash received by Company as fixed payments in prior years	$ 120 40
" by Company as fixed payments due in 1923	7,898 90
" for interest	64 23
" for fees	5 50
" for assessments levied in 1923	1,628 20
Total receipts	$ 9,717 23

Expenditure.

Expenses of management:	
Cash paid for commission	$ 274 50
" fire marshal tax	58 65
" rent	15 00
" statutory assessment and license fee	30 98
" salaries, directors' and auditors' fees	952 40
" printing, stationery and advertising	97 86
" postage, telephone, telegrams and express	50 64
" investigation and adjustment of claims	77 50
" other expenses of management	137 50
Total expenses of management	$ 1,695 03
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	11,232 92
" rebates	131 00
Total expenditure	$ 13,058 95

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 4,167,530 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,463	$ 4,062,480 00
Policies new and renewed during 1923	552	1,547,050 00
Gross number and amount in force at any time during 1923	2,015	5,609,530 00
Deduct expired and cancelled in 1923	521	1,442,000 00
Net risks in force at 31st December, 1923	1,494	$ 4,167,530 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 125,025 90
Amount of premium notes, after deducting all payments thereon and assessments levied	111,448 96
Amount of premium notes received during the year	46,411 50
Amount of cash paid	7,898 90
Notes for fixed payments unpaid at December 31st, 1923	8 00

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

George Wharton.....Cayuga.
E. S. Peart.....Caledonia.
R. E. King.....Cayuga.
David Smith.....Hagersville.
Allan Anderson.....Caledonia.
James Downey.....Caledonia.

OFFICERS.

Geo. Wharton, President.....Cayuga.
E. S. Peart, Vice-President.....Caledonia R.R. 3
W. S. Dunnet, Secretary-Treasurer.....Hagersville.

AUDITORS.

Ross Martindale.....Caledonia
Jas. B. Smith.....Hagersville.

Unassessed premium note capital, $34,517.98.

Statement for the Year Ending 31st December, 1923

Assets.

Cash on hand at head office	$ 145 88		
" Standard Bank, Caledonia	193 84		
" Bank of Hamilton, Hagersville	52 94		
" Union Bank, Hagersville	320 86		
		$	713 52
Amount of unpaid assessments levied during 1923			77 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied			34,517 98
Total assets		$	35,309 43

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,204.81.

Cash received for assessment levied in 1923	$	3,854 18
" assessments levied, prior years		22 46
" interest		55 57
" all other sources		28 00
Total receipts	$	3,960 21

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee	$	16 49
" printing, stationery and advertising		23 50
" salaries, directors' and auditors' fees		473 30
" postage, telephone, telegrams and express		25 00
" travelling expenses		10 00
" fire marshal tax		7 39
" taxes		21 92
" all other		20 25
Total expenditure	$	597 85

Miscellaneous payments:		
Cash paid for losses which occurred during 1923	$	4,853 65
Total expenditure	$	5,451 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	1,309,758 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	366	$ 1,256,193 00
Policies new and renewed during 1923	136	550,975 00
Gross number and amount in force during 1923	502	1,807,168 00
Less expired and cancelled in 1923	151	497,410 00
Net risks in force 31st December, 1923	351	$ 1,309,758 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	39,710 55
Amount of all premium notes, after deducting all payments thereon and assessments levied		34,517 98
Amount of premium notes received during 1923		16,814 89
Payment on premium notes of 1923, including all sums credited on such premium notes:		
Cash paid up to 31st December, 1923		1,248 75
Notes for fixed payments unpaid at 31st December, 1923		21 00

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHATHAM, ONT.

Commenced business July 18th, 1922.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Joseph Cushman	London, Ont.
E. S. Downe	Sheddon.
Joseph Cushman	London.
S. Oake	Strathroy.
Byrell Harris	Chatham.
William Ford	Staples.
W. D. Colby	Chatham.
John Houston	Chatham.
Alfred Early	Morpeth.
Byron Elliott	Northwood.
John Price	Elmstead.
W. D. Bodkin	Croton.
Chester Armstrong	Alvinston.

OFFICERS.

Joseph Cushman, President	London.
E. S. Downe, Vice-President	Sheddon.
E. Little, Secretary-Treasurer	Chatham.

AUDITORS.

Sidney Chapple	Chatham.
R. B. Reid	Chatham.

Unassessed premium note capital, $32,544.95.

Statement for Term Ending 31st December, 1923.

Assets.

Cash on hand	$ 300 00	
Cash in Standard Bank, Chatham	2,179 24	
		$ 2,479 24
Unpaid fixed payments, 1923		754 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		32,544 95
Amount unpaid of assessments levied during 1923		2,899 00
Office furniture and safe (not extended), $394.41.		
Total assets		$ 38,677 19

Liabilities.

Amount of losses adjusted	$ 2,200 00
Amount of borrowed money	845 00
" debentures issued by Company	500 00
" retained balance of premium notes	138 00
" all other	134 58
Total liabilities	$ 3,817 58

Receipts.

Cash balance 31st Dec. 1923 (not extended) $1,214.81.	
Cash received as fixed payments of prior years	$ 38 00
" as fixed payments of 1923	9,055 70
" for assessments levied in 1923	1,830 85
" as interest	1 00
" all other	31 50
Total receipts	$ 10,957 05

Expenditure.

Expenses of management:	
Cash paid for rent	$ 135 00
" fire marshal tax	7 48
" law costs	426 77
" investigation and adjustment of claims	140 75
" license fees	12 63
" travelling expenses	976 60
" salaries, directors' and auditors' fees	1,594 85
" printing, stationery and advertising	219 47
" postage, telephones and express	184 94
" other expense	148 72
Total expenses of management	$ 3,847 21
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	5,551 41
" losses which occurred prior to 1923	500 00
" rebate	94 00
Total expenditure	$ 9,992 62

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	One year.
Mutual	$ 484,185 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies, new, during 1923	127	$ 117,721 00
Policies new and renewed during 1923	446	417,985 00
Gross number and amount in force during 1923	573	535,706 00
Less expired and cancelled in 1923	59	51,521 00
Net risks in force 31st December, 1923	514	$ 484,185 00

Classification of Risks.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 51,202 18
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,544 95
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1923	9,055 70
(b) Notes for fixed payments unpaid at 31st December, 1923	754 00

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of Directors and Officers for the year 1924.

DIRECTORS.

A. G. E. Robertson ..... Metcalf.
A. Dow ..... Vernon.
J. W. Hume ..... Russell.
J. R. Morrow ..... Russell.
H. S. Latimer ..... Metcalf.
J. H. Cumming ..... Ormond.

OFFICERS.

A. G. E. Robertson, President ..... Metcalf.
A. Dow, Vice-President ..... Vernon.
R. McLachlan, Secretary-Treasurer ..... Kenmore.

AUDITORS.

W. W. Kinkade ..... Kenmore.
D. McLaren ..... Kenmore.

Unassessed premium note capital, $118,994.31.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash in Bank of Nova Scotia, Russell	$ 171 24	
Cash in Union Bank, Metcalf, Ont	132 97	
	$	304 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied		118,994 31
Amount of office furniture (not extended), $21.00.		
Total assets	$	119,298 52

Liabilities.

Borrowed money	$	12,600 00
Total liabilities	$	12,600 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $208.56.		
Cash received for fixed payments in 1923	$	6,276 14
" interest		4 93
" borrowed money		9,100 00
Total receipts	$	15,381 07

Expenditure.

Expenses of management:		
Cash paid for agents' commissions	$	301 00
" investigation and adjustment of claims		62 50
" taxes		36 37
" statutory assessment and license fee		23 83
" fire marshal tax		17 85
" interest		151 25

Cash paid for travelling expenses	$	10 00
" rent		61 00
" salaries, directors' and auditors' fees		580 15
" printing, stationery and advertising		37 63
" postage, telephones, telegrams and express		45 58
" other		120 30
Total expenses of management	$	1,447 46
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		11,669 95
" rebate		173 38
" re-payment of loans		2,000 00
Total expenditure	$	15,290 79

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	2,726,230 00

Movement in Risks.

Mutual System.	Number.	Three years. Amount.
Policies in force 31st December, 1922	919	$ 2,677,555 00
Policies taken during 1923, or renewed	288	868,150 00
Gross number and amount of risks at any time during 1923	1,207	$ 3,545,705 00
Deduct expired and cancelled in 1923	300	819,475 00
Net risks on mutual system, 31st December, 1923	907	$ 2,726,230 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	136,311 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		118,994 31
Amount of premium notes received during the year 1923		44,112 50
Payments on premium notes of 1923, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		6,276 14

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1888.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

A. W. Eddy	Burford.
James Griffin	Otterville.
Jas. Rettie	Burgessville.
J. R. Johnson	Springford.
Jas. E. Carroll	Norwich
A. W. Smith	Scotland.
P. Slattery	Woodstock.
J. W. Davis	Otterville.
W. S. Schell	Woodstock.

OFFICERS.

A. W. Eddy, President	Burford.
Jas. Griffin, Vice-President	Otterville.
T. M. Cayley, Secretary-Treasurer	Norwich.

AUDITORS.

John McKee	Norwich.
F. W. Vardon	Springford.

Unassessed premium note capital, $306,371.60.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 45 27	
Cash in Molsons Bank, Norwich	119 72	
" Royal Bank, Norwich	12 07	
" Toronto Bank, Burford	10 60	
" Royal Bank, Scotland	15 24	
		$ 202 90
Amount of unpaid instalments, fixed payments, 1923		763 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 306,371 60	
Less residue for re-insurance	9,853 00	
		296,518 60
Total assets		$ 297,484 70

Liabilities.

Borrowed money	$ 4,100 00
Total liabilities	$ 4,100 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $59.59.

Cash received for application fees	$ 568 00
" fixed payments of 1923	16,850 30
" fixed payments of prior years	595 10
" interest	17 98
" borrowed	4,100 00
" re-insurance on losses	3,214 75
" refund Temiskaming relief	136 25
Total receipts	$ 25,482 38

Expenditure.

Expenses of management:		
Amount paid for commission	$	1,030 60
" investigation of claims		119 00
" travelling expenses		46 50
" salaries, directors' and auditors' fees		1,374 80
" stationery, printing, advertising		206 90
" postage, telephone, telegrams and express		181 28
" rent		60 00
" taxes		21 60
" statutory assessment and license		46 96
" fire marshal tax		52 21
" interest		153 14
" other expenses		151 85
Total expenses of management	$	3,444 84
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		16,595 75
" rebate		522 80
" re-insurance		549 05
" re-payment of loans		4,226 63
Total expenditure	$	25,339 07

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	7,587,163 00
Re-insurance		226,966 00
Net risks carried at December 31st, 1923	$	7,360,197 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,980	$	7,157,255 00
Policies new and renewed during 1923	619		2,273,103 00
Gross number and amount in force during 1923	2,599		9,430,358 00
Less expired and cancelled in 1923	569		1,843,195 00
Net risks in force 31st December, 1923	2,030	$	7,587,163 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Four years.
Amount of face of all premium notes held by Company and legally liable to assessment.	$	347,081 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		306,371 60
Amount of premium notes received during the year 1923		104,065 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of Directors and Officers for the year 1924.

DIRECTORS.

J. F. McDonald	Woodstock.
James Green	Embro.
R. A. Matheson	Embro.
F. G. Webber	Woodstock.
James G. Calder	Thamesford.
John Muterer	Ingersoll.
John Bolton	St. Mary's.
Alex. Smith	Embro.
John C. McPherson	St. Mary's.

OFFICERS.

J. F. McDonald, President	Woodstock.
James Green, Vice-President	Embro.
H. W. Sutherland, Secretary-Treasurer	Embro.

AUDITORS.

E. L. Sutherland	Embro.
Geo. McIntosh	Embro.

Unassessed premium note capital, $66,135.46.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand in office of Company	$ 33 85	
Cash in Royal Bank, Embro	893 30	
		$ 927 15
Amount unpaid of assessment of 1923		302 87
Amount unpaid of assessment, prior years		174 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 66,135 46	
Less re-insurance	2,693 43	
		63,442 03
Total assets		$ 64,846 57

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,630.66.	
Cash received from assessment during 1923	$ 3,155 74
" assessments in prior years	290 17
" cash borrowed	500 00
" re-insurance on losses	296 71
" all other	54 55
Total receipts	$ 4,297 17

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	$ 158 00
" printing, stationery and advertising	73 10
" statutory assessment and license	19 66
" travelling expenses	22 00
" interest	11 10
" rent	45 00
" salaries, directors' and auditors' fees	486 70
" postage, telephones, telegrams and express	25 00

Expenses of management:	
Cash paid for investigation and adjustment of claims	$ 18 50
" fire marshal	9 14
" taxes	28 34
" all other expenses	17 00
Total expenses of management	$ 913 54
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	2,966 20
" re-insurance	620 94
" re-payment of loans	500 00
Total expenditure	$ 5,000 68

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual system	$ 1,982,780 00
Less re-insurance	182,168 00
Net risks in force at 31st December, 1922	$ 1,800,612 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	652	$ 1,869,880 00
Policies new and renewed during 1923	262	808,725 00
Gross number and amount in force during 1923	914	$ 2,678,605 00
Less expired and cancelled in 1923	236	695,825 00
Net risks in force 31st December, 1923	678	$ 1,982,780 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 71,903 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	66,135 46
Amount of premium notes received during the year 1923	29,157 00

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance	$ 2,873 00
Less payments made thereon	179 57
Residue of said premium notes for which the Company is still liable	$ 2,693 43

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. Newstead	Moorefield.
P. J. Cunningham	Rothsay.
John C. Dixon	Moorefield.
T. B. Farrell	Arthur.
Wm. Murdock	Palmerston.
Jesse Jack	Moorefield.
I. J. Murphy	Orangeville.
L. D. Whale	Alma.
Jas. Kiteley	Listowel.
Alex. Duff	Drayton.
Henry Parkweil	Glen Allan.

OFFICERS.

Wm. Newstead, President	Moorefield.
P. J. Cunningham, Vice-President	Rothsay.
John Ritch, Secretary-Treasurer	Drayton.

AUDITORS.

James Grieve	Moorefield.
S. C. Whale	Alma.

Unassessed premium note capital, $195,710.08.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 2,000 00
Cash value of war loan		2,000 00
Cash in Royal Bank, Drayton	$ 23 61	
" Sterling Bank, Orangeville	75 95	
" Bank of Hamilton, Orangeville	41 95	
" Bank of Hamilton, Moorefield	74 35	
" Royal Bank, Arthur	78 26	
" Royal Bank, Grand Valley	146 30	
" Royal Bank, Mount Forest	53 05	
		493 47
Amount unpaid of fixed payments of 1923 (not extended) $2,156.24		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 195,710 08	
Less re-insurance	1,059 85	
		194,650 23
Amount of office furniture (not extended), $200.00.		
Total assets		$ 199,143 70

Liabilities.

Losses resisted	$ 3,800 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,109.24.	
Cash received as fixed payments of 1923	$ 23,471 75
" fixed payments of prior years	822 00
" realization of investments (not extended), $3,000.00.	
" for interest	375 00
" re-insurance premiums	257 05
" all other	17 00
Total receipts	$ 24,942 80

Expenditure.

Expenses of management:	
Cash paid for agents' commission and fees	$ 1,181 35
" statutory assessment and license fee	75 67
" printing, stationery and advertising	172 80
" salaries, directors' and auditors' fees	1,909 75
" fire marshal tax	90 62
" postage, telegrams and express	222 35
" travelling expenses	12 00
" taxes	165 77
" fuel, light and telephone	94 51
" other expenditure	178 70
Total expenses of management	$ 4,103 52
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	25,460 05
" rebate, abatements and returned premiums	418 80
" re-insurance	52 50
Total expenditure	$ 30,034 87

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 13,090,725 00
Re-insurance	71,000 00
Net risks 31st December, 1923	$ 13,019,725 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,524	$ 12,715,005 00
Policies new and renewed during 1923	1,024	3,751,225 00
Gross number and amount in force during 1923	4,548	$ 16,466,230 00
Less expired and cancelled in 1923	1,035	3,375,505 00
Net risks in force 31st December, 1923	3,513	$ 13,090,725 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 260,841 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	195,710 08
Amount of premium notes received during the year 1923	74,594 35
Cash paid up to 31st December, 1923	23,728 80
Notes for fixed payments or assessments unpaid at 31st December, 1923	2,156 24

Re-insurance.

Amount of all premium notes given for re-insurance	$ 1,420 00
Less payments made thereon	360 15
Residue of said premium notes for which the Company is still liable	$ 1,059 85

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

James Laidlaw.....Brampton.
Thomas Bryans.....Malton.
R. H. Lush.....Clarkson.
John Gardhouse.....Weston.
John Cunningham.....Georgetown.
Henry Walker.....Malton.
Geo. A. Cameron.....Alton.
Jas. H. Rutherford.....Caledon East.
J. A. Fletcher.....Brampton.

OFFICERS.

James Laidlaw, President.....Cooksville.
Thomas Bryans, Vice-President.....Brampton.
J. J. Stewart, Secretary-Treasurer.....Brampton.

AUDITORS.

F. J. Thomson.....Brampton.
W. J. Beatty.....Brampton.

Unassessed premium note capital, $411,301.20.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of mortgages		$ 11,100 00
Cash in Montreal Bank, Brampton	$ 5,131 16	
" Dominion Bank, Brampton	4,213 49	
		9,344 65
" agents' hands		3,380 50
Amount unpaid of assessments of 1923		87 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 411,301 20	
Less residue of premium notes given for re-insurance	15,333 95	
		395,967 25
Interest due and accrued		979 00
Total assets		$ 420,858 50

Liabilities.

Losses	$ 3,100 00
Total liabilities	$ 3,100 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $12,739.99.	
Cash received as fixed payments of 1923	$ 38,440 95
" fixed payments for prior years	222 90
" for interest	867 68
" agents' balances of 1922 received in 1923	4,481 20
" re-insurance on losses	15 00
Cash received from realization of investments during 1923 (not extended), $5,500.00.	
Cash held by agents for fees (not extended), $1,485.00.	
Total receipts	$ 44,027 73

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	$ 1,485 00
" salaries, directors' and auditors' fees	2,395 30
" travelling expenses	73 15
" statutory assessment and license fee	87 26
" fire marshal tax	108 79
" rent	262 00
" taxes	353 16
" printing, stationery and advertising	518 91
" investigation and adjustment of claims	497 55
" postage, telephone, telegrams and express	326 23
" law costs	111 70
" other expenses	41 50
Total expenses of management	$ 6,260 55
Miscellaneous payments:	
Cash paid for losses which occurred during 1923	43,569 22
" rebate	1,617 15
" re-insurance	1,476 15
Total expenditure	$ 52,923 07

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 15,332,138 00
Re-insurance	542,050 00
Net risks, 31st December, 1923	$ 14,790,088 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	4,580	$ 14,960,028 00
Policies new and renewed during 1923	1,550	5,653,033 00
Gross number and amount in force during 1923	6,130	$ 20,613,061 00
Less expired and cancelled in 1923	1,721	5,280,923 00
Net risks in force 31st December, 1923	4,409	$ 15,332,138 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 517,275 00
Amount of all premium notes on policies in force 31st December, 1923, after deducting all payments thereon and assessments levied	411,301 20
Amount of premium notes received during the year 1923	191,940 75
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	33,744 00

Re-insurance.

Amount of all premium notes given by the Company for re-insurance	$ 18,699 50
Less payments made thereon	3,365 55
Residue of said premium notes for which the Company is still liable	$ 15,333 95

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Samuel Parisièn.....Alfred.
Ulric Daoust.....Plantagenet.
Daniel Charbonneau.....Alfred.
Antoine Parisièn.....Caledonia Springs.
Victor Bouthillier.....Alfred Station.
Simon Bertrand.....L'Orignal.

OFFICERS.

Samuel Parisièn, President.....Alfred.
Ulric Daoust, Vice-President.....Plantagenet.
B. G. Parisièn, Secretary-Treasurer.....Alfred.

AUDITORS.

Julien Brisebois.....Alfred.
Jos. Miron.....Alfred.

Unassessed premium note capital, $184,672.88.

Statement for the Year Ending 31st December, 1923.

Assets.

Municipal debentures		$ 8,649 96
Cash on hand at head office	$ 372 12	
Cash in Bank of Hochelaga, L'Orignal	89 65	
" Union Bank, Plantagenet	101 98	
" Provincial Bank, Alfred	636 47	
		1,200 22
Amount unpaid of fixed payments of 1923		255 08
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 184,672 88	
Less residue of premium notes given for re-insurance	4,662 00	
		180,010 88
Total assets		$ 190,116 14

Liabilities.

Amount of losses reported	$ 1,017 57
" unpaid loans	8,000 00
Total liabilities	$ 9,017 57

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,342.23.	
Cash received for fixed payments due in 1923	$ 22,795 78
" fixed payments due in prior years	40 50
" interest	637 42
" principal of debentures (not extended), $1,753.26.	
" from re-insurance on losses	1,300 00
" borrowed during 1923	19,900 00
Cash received from all other sources	162 60
Total receipts	$ 44,836 30

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	61 60
" fuel and light		10 00
" investigation and adjustment of claims		208 90
" rent of vault		50 00
" statutory assessment and license fee		47 27
" printing, stationery and advertising		221 36
" salaries, directors' and auditors' fees		1,138 00
" postage, telegrams and express		216 32
" interest		192 51
" fire marshal tax		64 99
" taxes		212 09
" all other		14 00
Total expenses of management	$	2,437 04
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		300 00
" losses which occurred during 1923		31,014 43
" rebates		526 10
" re-insurance		1,554 00
" re-payment of loans		11,900 00
Total expenditure	$	47,731 57

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	7,910,257 00
Re-insurance		388,700 00
Net risks 31st December, 1923	$	7,521,557 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	3,195	$ 7,215,572 00
Policies new and renewed during 1923	1,273	3,072,965 00
Gross number and amount in force during 1923	4,468	$ 10,288,537 00
Less expired and cancelled in 1923	1,038	2,378,280 00
Net risks in force 31st December, 1923	3,430	$ 7,910,257 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	237,307 71
Amount of all premium notes, after deducting all payments thereon and assessments levied		184,672 88
Amount of premium notes received during the year 1923		92,188 95
Payments on the premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		22,795 78
Notes for fixed payment unpaid at 31st December, 1923		255 08

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance in 1922	$	6,216 00
Less payments made thereon		1,554 00
Residue of said premium notes for which the Company is still liable	$	4,662 00

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. J. Little.....Hespeler.
Wm. H. Schultz.....Puslinch.
Donald Stewart.....Puslinch.
Thos. Doyle.....Guelph.
W. H. Smith.....Puslinch.
Peter Iles.....Guelph.
Thomas Buchanan.....Moffat.
D. A. McLean.....Puslinch.
Hector Gilchrist.....Puslinch.

OFFICERS.

Wm. J. Little, President.....Hespeler.
Wm. H. Schultz, Vice-President.....Puslinch.
John Rae, Secretary-Treasurer.....Puslinch.

AUDITORS.

John A. Wilkinson.....Morriston.
John A. Cockburn.....Puslinch.

Unassessed premium note capital, $70,221.75.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand, head office	$ 27 97	
" deposit in Bank of Commerce, Guelph	19 89	
" deposit in Bank of Toronto, Morriston	261 08	
		$ 308 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied		70,221 75
Amount unpaid of fixed payments of 1923		470 80
Amount unpaid of fixed payments of prior years (not extended), $142.50.		
Office furniture (not extended), $60.00.		
Total assets		$ 71,001 49

Liabilities.

Borrowed money	$ 880 00
Total liability	$ 880 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $2,325.23.	
Cash received at taking of application at head office	$ 222 00
" fixed payments levied in 1923	4,104 35
" fixed payments prior years	379 80
" assessment of 1923	4 85
" cash borrowed	880 00
" interest	70 70
" all other sources	40 05
Total receipts	$ 5,701 75

Expenditure.

Expenses of management:		
Amount paid for investigation of claims	$	42 85
" statutory assessment and license fee		20 67
" fire marshal tax		12 90
" travelling expenses		7 00
" printing, stationery and advertising		55 37
" salaries, directors' and auditors' fees		624 00
" postage, telephone, telegrams and express		32 40
" taxes		41 20
" other expenses		33 00
Total expenses of management	$	869 39
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		6,748 40
" rebate		100 25
Total expenditure	$	7,718 04

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	2,065,875 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	655	$ 2,066,620 00
Policies new and renewed during 1923	229	762,525 00
Gross number and amount in force during 1923	884	2,829,145 00
Less expired and cancelled in 1923	230	763,270 00
Net risks in force 31st December, 1923	654	$ 2,065,875 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	82,635 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		70,221 75
Amount of premium notes received during the year 1923		30,501 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

G. B. Smith.....Ancaster.
A. E. Smuck.....Glanford
Joseph I. Fletcher.....Hannon.
F. Ecker.....Hannon.
A. E. Walker.....Bartonville.
C. S. Bird.....Hamilton.
Joseph M. Stewart.....Grimsby.
W. B. Switzer.....Glanford.
C. C. Pettit.....Fruitland.

OFFICERS.

G. B. Smith, President.....Ancaster.
A. E. Smuck, Vice-President.....Glanford.
Chas. Ira Stewart, Secretary-Treasurer.....Hannon.

AUDITORS.

A. E. Walker.....Bartonville.
H. A. Calbrick.....Winona.

Unassessed premium note capital, $204,165.92.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada War Loan		$ 15,000 00
Cash value of real estate		400 00
Amount of cash on hand at head office	$ 229 71	
Actual cash in Royal Bank, Stoney Creek	2,058 14	
	$	2,287 85
Amount unpaid of assessments levied during 1923		696 92
Amount unpaid of assessments levied in prior years		50 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		204,165 92
Amount of office furniture (not extended), $50.00.		
Total assets		$ 222,601 24

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,357.80.		
Cash received for assessments which were levied in 1923		$ 9,379 35
" assessments which were levied before 1923		377 00
" interest		843 77
" all other		106 65
Total receipts		$ 10,706 77

Expenditure.

Expenses of management:		
Amount paid for agents' fees and commissions	$	389 25
" printing, stationery and advertising		231 14
" statutory assessment and license fee		36 00
" salaries, directors' and auditors' fees		1,336 20
" postage, telephone, telegrams and express		138 10
" taxes		120 69
" interest		79 60
" fire marshal tax		36 78
" travelling expenses		38 20
" other expenses		10 80
Total expenses of management	$	2,416 76
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		7,287 00
" rebate		72 96
Total expenditure	$	9,776 72

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

	Three years.
Mutual	$ 5,406,705 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,646	$ 5,035,600 00
Policies new and renewed during 1923	600	2,086,205 00
Gross number and amount in force during 1923	2,246	7,121,805 00
Less expired and cancelled in 1923	546	1,715,100 00
Net risks in force in 31st December, 1923	1,700	$ 5,406,705 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 233,561 63
Amount of all premium notes, deducting all payments thereon and assessments levied	204,165 92
Amount of premium notes received during the year 1923	86,633 88

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Maxwell Hunter	Southwold Stn.
John A. Campbell	St. Thomas.
Chas. F. Heidt	Shedden.
John G. Chapman	St. Thomas.
Mungo McNab	Iona Station.
A. E. Jones	Port Stanley.

OFFICERS.

Maxwell Hunter, President	Southwold Stn.
John H. Campbell, Secretary-Treasurer	Shedden.

AUDITORS.

Justin G. Moore	Shedden.
Angus Turner	Shedden.

Unassessed premium note capital, $91,843.90.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at head office	$ 98 69	
" deposit in Sterling Bank, Shedden	580 18	
" deposit, Montreal Bank, Lawrence Station	576 13	
" deposit, Molsons Bank, St. Thomas	1,133 72	
" deposit, Montreal Bank, Fingal	837 29	
		$ 3,226 01
Amount unpaid of assessments levied during 1923		1,291 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied		91,843 90
Total assets		$ 96,361 33

Liabilities.

Losses unadjusted	$ 50 00

Receipts.

Cash balance at 31st December, 1923, (not extended), $6,158.09.	
Cash received for assessments levied in 1923	$ 6,833 36
" assessments levied prior to 1923	1,093 23
" interest	64 76
" borrowed money	1,999 25
" all other	51 25
Total receipts	$ 10,041 85

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 153 00
" statutory assessment and license	23 81
" printing, stationery and advertising	16 94
" salaries, directors' and auditors' fees	497 00
" postage, telephone, telegrams and express	41 41
" rent and taxes	76 71

Amount paid for interest	$	50 37
" tax for fire marshal		24 00
" travelling expenses		16 00
" other expenses		21 50
Total expenses of management	$	920 74
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		10,048 24
" rebate		5 70
" repayment of loans		1,999 25
Total expenditure	$	12,973 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	2,748,285 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	739	$	2,673,365 00
Policies new and renewed during 1923	197		693,020 00
Gross number and amount in force during 1923	936	$	3,366,385 00
Less expired and cancelled in 1923	190		618,100 00
Net risks in force 31st December, 1923	746	$	2,748,285 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

On policies in force 31st December, 1923.

PREMIUM NOTES.

		Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	109,931 40
Amount of all premium notes, after deducting all payments thereon and assessments levied		91,843 90
Amount of premium notes received during the year 1923		27,720 80

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Gardener	Owen Sound.
George Binnie	Priceville.
Hugh McKay	Leith.
A. S. Donald	Tara.
P. C. McGregor	Owen Sound.
James Wilson	Owen Sound.
Malcolm Cameron	Owen Sound.
A. C. Patterson	Blantyre.
William Breen	Owen Sound.
L. Beaton	Owen Sound.
Joseph Dobie	Owen Sound.
G. B. Carnahan	Meaford.
Neil McDonald	Owen Sound.
J. A. Lemon	Balaclava.

OFFICERS.

James Gardiner, President	Owen Sound.
George Binnie, Vice-President	Priceville.

AUDITORS.

A. L. Rendall	Owen Sound.
H. H. Burgess	Owen Sound.

Unassessed premium note capital, $681,862.63.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 8,500 00
Cash value of mortgages		4,486 95
Actual cash on hand	$ 730 75	
Cash in Owen Sound Loan and Savings Company	129 50	
" Royal Bank, Owen Sound	117 12	
" Bank of Montreal, Owen Sound	1,460 31	
		2,437 68
" agents' hands		257 57
Amount unpaid of fixed payments of 1923		1,329 72
Notes or due bills less than one year overdue		140 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 681,862 63	
Less residue of premium notes given for re-insurance	51,700 72	
		630,161 91
Office furniture and safe (not extended), $1,000.00.		
Total assets		$ 647,314 45

Liabilities.

Amount of reported losses	$ 6,723 00
Total liabilities	$ 6,723 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $371.60.

Cash received as fixed payments of 1923	$	58,143 36
" fixed payments of prior years		708 59
" interest		1,411 35
" re-insurance premiums		1,505 89
" borrowed money		3,500 00
" agents' balances of 1922 received in 1923		165 44
" other sources		1,050 95
" from realization of investment (not extended), $18,825.00.		
" re-insurance on losses		3,562 00
Total receipts	$	70,047 58

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	3,511 88
" law costs		351 79
" taxes		901 55
" investigation and adjustment of claims		290 06
" statutory assessment and license		137 89
" fire marshal tax		178 35
" travelling expenses		46 10
" printing, stationery and advertising		427 66
" salaries, directors' and auditors' fees, etc		3,384 25
" postage, telephone, telegrams and express		709 53
" fuel and light		71 37
" interest		46 20
" other expenses		5,121 71
Total expenses of management	$	15,178 34
Miscellaneous payments:		
Cash paid for losses during 1923		59,831 93
" losses prior to 1923		4,400 00
" re-insurance		3,007 74
" rebate		188 49
" repayment of loans		4,200 00
Total expenditure	$	86,806 50

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	One year.	Two years.	Three years or less.	Total
Mutual	$56,450 00	$80,900 00	$26,030,996 00	$26,168,346 00

Re-insurance.

Mutual	$	1,577,844 00
Net risks	$	24,590,502 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	8,815	$ 24,762,323 00
Policies new and renewed during 1923	3,106	9,614,602 00
Gross number and amount in force during 1923	11,921	34,376,925 00
Less expired and cancelled in 1923	2,941	8,208,579 00
Net risks in force at 31st December, 1923	8,980	$ 26,168,346 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three years or less.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 824,009 17
Amount of all premium notes, after deducting all payments thereon and assessments levied	681,862 63
Amount of premium notes received during the year	295,493 00
Payment on premium notes of 1923, including all sums credited on said premium notes	24,616 25
Notes for fixed payments unpaid, 1923	140 62

Re-insurance.

Amount of premium notes given for re-insurance	$ 61,381 16
Less payments thereon	3,007 74
Residue of said premium notes for which the Company is still liable	51,700 72

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1897.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

W. E. Hambly	Waterford.
Safford C. Kitchen	Waterford.
Jacob Goble	Waterford.
R. C. McMichael	Waterford.
Elijah Hellyer	Waterford.
Isaac Wilcox	Wilsonville.
Nelson Hall	Waterford.
Geo. J. Boyt	Waterford.
E. P. Wilson	Wilsonville.

OFFICERS.

W. E. Hambly, President	Waterford.
S. C. Kitchen, Vice-President	Waterford.
D. A. Hill, Secretary-Treasurer	Waterford.

AUDITORS.

F. W. Cline	Waterford.
J. Baird	Waterford.

Unassessed premium note capital, $63,987.35.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at Head Office	$	110 06
Cash in Bank of Toronto, Waterford		303 87
Amount of premium notes in force, after deducting all payments thereon and assessments levied		63,987 35
Amount of fixed payments of 1923 unpaid		195 82
Total assets	$	64,597 10

Liabilities.

Amount of borrowed money	$	3,900 00
Total liabilities	$	3,900 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $360.63.

Cash received for fixed payments of 1923	$	7,863 73
" fixed payments due in prior years		230 14
" from borrowed money		600 00
" all other sources		73 85
Total receipts	$	8,767 72

Expenditure.

Expenses of management:		
Amount paid to agents in fees	$	572 25
" statutory assessment and license fee		23 06
" investigation of claims		16 50
" interest		261 12

Amount paid for printing, stationery and advertising	$	44 00
" salaries, directors' and auditors' fees		607 50
" postage, telegrams and express		48 69
" travelling expenses, Mutual Underwriters' fees		65 00
" fire marshal tax		24 48
" bond		5 00
" rent, telephone and service		29 95
" taxes		23 19
Expenses of management	$	1,720 74
Miscellaneous payments:		
Amount paid for losses which occurred during 1923		5,335 16
" rebate		158 52
" repayment of loans		1,500 00
Total expenditure	$	8,714 42

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	2,679,917 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	857	$	2,529,240 00
Policies new and renewed during 1923	327		1,076,867 00
Gross number and amount in force during 1923	1,184	$	3,606,107 00
Less expired and cancelled in 1923	321		926,190 00
Net risks in force 31st December, 1923	863	$	2,679,917 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	78,799 09
Amount of all premium notes, after deducting all payments thereon and assessments levied		63,987 35
Amount of premium notes received during the year 1923		31,263 90
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		3,126 45

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John T. Allison.....Exeter.
James McKenzie.....Mitchell.
Robert Norris.....Staffa.
Simon Dow.....Russeldale.
T. Ryan.....Dublin.
Wm. Brock.....Granton.

OFFICERS.

John T. Allison, President.....Exeter.
James McKenzie, Vice-President.....Mitchell.
Wm. A. Turnbull, Secretary-Treasurer.....Exeter.

AUDITORS.

John Kay.....Cromarty.
J. S. Ballantyne.....Hensall.

Unassessed premium note capital, $222,002.20.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of bonds, Canada War Loan		$ 1,000 00
Cash on hand at head office	$ 63 22	
Cash in Bank of Commerce, Exeter	14,879 49	
		14,942 71
Amount of unpaid assessments levied during 1923		570 65
Amount of unpaid assessments levied in prior years (not extended), $208.75.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		222,002 20
Total assets		$ 238,515 56

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $10,337.26	
Cash received for assessments levied in 1923	$ 14,559 90
" assessments levied before 1923	515 75
" interest	224 59
" all other	160 30
Total receipts	$ 15,460 54

Expenditure.

Expenses of management:	
Cash paid for travelling expenses	$ 43 15
" fees to agents on application	167 25
" investigation and adjustment of claims	95 00
" statutory assessment and license	52 80
" fire marshal tax	47 61
" salaries, directors' and auditors' fees	786 70
" printing, stationery and advertising	158 10
" postage, telephones, telegrams and express	118 26
" rent	35 00
" other expenses	264 24
Total expenses of management	$ 1,768 11

Miscellaneous payments:	
Cash paid for losses which occurred during 1923	$ 9,009 53
" losses which occurred prior to 1923	74 45
" rebate	3 00
Total expenditure	$ 10,855 09

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 8,662,885 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	2,428	$ 8,287,125 00
Policies new and renewed during 1923	671	2,370,005 00
Gross number and amount in force during 1923	3,099	10,657,130 00
Less expired or cancelled in 1923	642	1,994,245 00
Net risks in force 31st December, 1923	2,457	$ 8,662,885 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four years.
Amount of face of all premium notes legally liable to assessment	$ 256,195 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	222,002 20
Amount of premium notes received during the year 1923	70,627 80

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

J. B. McKenzie	Nanticoke.
John Mitchell	Jarvis.
J. N. Howard	Hagersville.
J. J. Parsons	Jarvis.
David McBurney	Jarvis.
J. W. Roulston	Hagersville.
Joseph Awde	Hagersville.
Geo. E. Pond	Nanticoke.
David Lindsay	Hagersville.

OFFICERS.

J. B. McKenzie, President	Nanticoke.
John Mitchell, Vice-President	Jarvis.
George L. Miller, Secretary-Treasurer	Jarvis.

AUDITORS.

Jas. A. McKenzie	Jarvis.
James Williamson	Jarvis.

Unassessed premium note capital, $101,740.79.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 2,500 00
Cash at head office	$ 45 61	
Cash in Bank of Commerce, Jarvis	7,298 74	
		$ 7,344 35
Cash in agents' hands		21 00
Amount unpaid of fixed payments of 1923		621 70
Amount unpaid of fixed payments of prior years (not extended), $107.95.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		101,740 79
Total assets		$ 112,227 84

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $5,924.82.	
Cash received as fixed payments of 1923	$ 6,541 55
" fixed payments due in prior years	323 20
" for interest	417 17
" other	179 45
" from realization of investments (not extended), $5,000.00.	
Total receipts	$ 7,461 37

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended), $319.50.		
Amount paid for taxes	$	119 81
" investigation and adjustment of claims		16 50
" statutory assessment and license		24 91
" fire marshal tax		21 92
" travelling expenses		15 00
" printing, stationery, advertising, postage, telephones and express		147 00
" salaries, directors' and auditors' fees		907 00
" repairs to office		44 95
" fuel and light		61 20
" all other		42 00
Total expenses of management	$	1,400 29
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		9,590 03
" rebate		51 52
Total expenditure	$	11,041 84

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Four years.
Mutual	$	2,956,655 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	771	$	2,886,595 00
Policies new and renewed during 1923	209		767,675 00
Gross number and amount in force during 1923	980	$	3,654,270 00
Less expired and cancelled during 1923	219		697,615 00
Net risks in force 31st December, 1923	761	$	2,956,655 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	120,171 19
Amount of all premium notes, after deducting all payments thereon and assessments levied		101,740 79
Amount of premium notes received during the year 1923		31,068 53
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		1,880 20
Notes for fixed payments unpaid at 31st December, 1923		21 00

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Jos. H. Woods	Elmira.
Joseph B. Hagey	Preston.
Levi Master	New Hamburg.
J. M. Burnett	Elora.
Samuel Cassel	Kitchener.
L. Bowman	Conestogo.
J. C. Hallman	Petersburg.
J. Stauffer	Waterloo.
John H. Campbell	Crosshill.
Val. Otterbein	Heidelberg.
J. W. Hartleib	Bamberg.
Samuel Shantz	Kitchener.

OFFICERS.

Jos. H. Woods, President	Elmira.
Joseph B. Hagey, Vice-President	Preston
J. Stauffer, Manager	Waterloo.

AUDITORS.

M. S. Snyder	Waterloo.
Isaac Hillborn	Kitchener.

Unassessed premium note capital, $1,175,148.88.

Statement for the Year Ending 31st December, 1923.

Assets.

Amount of mortgages		$ 16,900 00
Cash on hand at head office	$ 187 14	
Cash in Molsons Bank, Waterloo	2,749 94	
Cash in Bank of Toronto, Waterloo	6,822 95	
Cash in Waterloo Trusts and Savings, Waterloo	109 39	
		$ 9,869 42
Amount unpaid of assessment levied during 1923		3,279 45
Amount unpaid of assessments levied in prior years		272 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied		1,175,149 88
Office furniture (not extended), $450.00.		
Total assets		$ 1,205,471 21

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $21,135.46.		
Cash received for assessments levied in 1923		$ 32,514 03
" assessments levied in years prior to 1923		2,228 07
" interest		2,145 81
" realization of investments (not extended), $26,730.00		
" borrowed money		23,000 00
" from all other sources		462 77
Total receipts		$ 60,350 68

Expenditure.

Expenses of management:		
Amount paid for agents' commissions	$	2,529 50
" rent		175 00
" investigation and adjustment of claims		134 25
" statutory assessment and license fee		124 86
" interest		236 64
" printing, stationery and advertising		79 85
" salaries, directors' and auditors' fees		3,956 20
" postage, telephone, telegrams and express		475 25
" travelling expenses		116 40
" fire marshal tax		102 66
" taxes		324 94
" other expenses		308 37
Expenses of management	$	8,563 92
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		56,140 26
" losses which occurred prior to 1923		2,110 00
" rebate		32 59
" repayment of loans		23,000 00
" for investments (not extended), $8,500.00.		
Total expenditure	$	89,846 72

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Four years.
Mutual	$ 24,897,553 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	6,212	$ 22,239,912 00
Policies new and renewed during 1923	2,130	8,185,968 00
Gross number and amount in force during 1923	8,342	30,425,880 00
Less expired or cancelled in 1923	1,706	5,528,327 00
Net risks in force 31st December, 1923	6,636	$ 24,897,553 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 1,251,004 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,175,149 88
Amount of premium notes received during the year 1923	414,444 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

John A. McKenzie	Kincardine.
H. L. Salkeld	Goderich.
Wm. McQuillin	Lucknow.
Alexander Nicholson	Lucknow.
Wm. P. Reed	Lucknow.
James Girvin	Goderich.
W. J. Thompson	Auburn.
Wm. Bailie	Goderich.
Timothy Griffin	Goderich.

OFFICERS.

John A. McKenzie, President	Kincardine.
H. L. Salkeld, Vice-President	Goderich.
Thomas G. Allan, Secretary	Dungannon.
Thomas Stothers, Treasurer	Dungannon.

AUDITORS.

John Wilson	Auburn.
Donald McLean	Lucknow.

Unassessed premium note capital, $419,480.41.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada War Loan		$ 20,400 00
Actual cash on hand at head office	$ 9 30	
Actual cash in Sterling Bank, Dungannon	1,021 32	
		1,030 62
Amount unpaid of fixed payments of 1923		468 60
Amount of unpaid fixed payments for prior years (not extended), $227.80.		
Interest due and accrued		216 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 419,480 41	
Less residue of premium notes given for re-insurance	36,268 66	
		$ 383,211 75
Total assets		$ 405,327 80

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $10,233.38.		
Cash received for fixed payments of 1923		$ 24,121 63
" fixed payments due in prior years		255 40
" interest		1,425 04
" re insurance on losses		902 85
" all other		259 40
Total receipts		$ 26,964 32

Expenditure.

Expenses of management:		
Amount paid for commission	$	1,242 00
" rent, light and heat		150 00
" fire marshal tax		63 24
" statutory assessment and license		66 15
" printing, stationery and advertising		174 90
" salaries, directors' and auditors' fees		1,625 00
" postage, telephone, telegrams and express		215 00
" travelling expenses		180 75
" investigation of claims		295 00
" taxes		55 26
" all other		98 41
Total expenses of management	$	4,165 71
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		3,057 69
" losses which occurred during 1923		26,775 92
" rebate		476 51
" re-insurance		1,691 25
Total expenditure	$	36,167 08

Currency of Risks.

Mutual	$	11,562,020 00
Re-insurance on mutual system		812,562 50
Net risks actually carried by Company at 31st December, 1923	$	10,749,457 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	4,255	$ 10,872,260 00
Policies new and renewed during 1923	1,242	3,283,545 00
Gross number and amount in force during 1923	5,497	$ 14,155,805 00
Less expired and cancelled in 1923	1,054	2,593,785 00
Net risks in force 31st December, 1923	4,443	$ 11,562,020 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to Assessment	$ 462,480 80
Amount of premium notes, after deducting all payments thereon and assessments levied	419,480 41
Amount of premium notes received during the year 1923	131,341 80
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1923	6,567 09

Re-insurance.

Residue of said premium notes for which the Company is still liable	36 268 66

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Adam Gartley.....Wilton Grove.
Thos. H. Hunt.....Lambeth.
Duncan McDougal.....Glanworth.
W. H. Weatherston.....Glanworth.
George Lind.....Wilton Grove.
M. E. Hooper.....Lambeth.

OFFICERS.

Adam Gartley, President.....Wilton Grove.
T. H. Hunt, Vice-President.....Lambeth.
R. S. Nichol, Secretary-Treasurer.....Wilton Grove.

AUDITORS.

Harry Poole.....Lambeth.
W. E. Grieve.....Wilton Grove.

Unassessed premium note capital, $96,822.54.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of debentures and Trust Company investment receipts		$ 20,161 31
Cash on deposit at head office	$ 27 57	
Cash in Royal Bank, Lambeth, Ont	138 64	
" Huron and Erie Mortgage Corporation, London, Ont	12 36	
" Molsons Bank, London, Ont	122 27	
" *Home Bank, London, Ont	3 57	
" Molsons Bank, London (Market Branch)	120 61	
" Bank of Montreal, London	1,344 84	
" Nova Scotia, Belmont	118 11	
		1,887 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied		$ 96,822 54
Total assets		$ 118,871 82

Liabilities.

Borrowed money	$ 3,015 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,912.33.

Cash received for fixed payments of 1923	$ 7,880 70
" interest	1,299 31
" from matured debentures (not extended), $281.53.	
" from borrowed money	3,015 00
" from other sources	66 10
Total receipts	$ 12,261 11

*In liquidation.

Expenditure.

Expenses of management:		
Amount paid for agents' commissions	$	207 50
" statutory assessment and license		28 64
" fire marshal tax		23 70
" salaries, directors' and auditors' fees		669 00
" travelling		40 00
" investigation of claims		99 00
" rent		17 00
" printing, stationery and advertising		107 66
" postage, telephones, telegrams and express		37 48
" taxes		24 10
" other expenses		12 00
Total expenses of management	$	1,266 08
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		10,756 33
" rebates and returned premiums		544 59
Total expenditure	$	12,567 00

CURRENCY OF RISKS.

Amount covered by policies in force, 31st December, 1923.

	Three years.
Mutual	$ 3,703,850 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922	1,034	$ 3,609,625 00
Policies new and renewed during 1923	413	1,468,260 00
Gross number and amount in force during 1923	1,447	5,077,885 00
Less expired and cancelled in 1923	415	1,374,035 00
Net risks in force 31st December, 1923	1,032	$ 3,703,850 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$ 111,115 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,822 54
Amount of premium notes received during the year 1923	44,047 80
Payments on premium notes of 1923, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1923	2,936 52

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Alex. F. Ross	Parkhill.
W. H. McLeish	Kerwood.
Neil P. McIntyre	Ailsa Craig.
Neil Chisholm	Parkhill.
Alex. McLeish	Parkhill.
R. B. Brock	Strathroy.
Angus Morrison	Parkhill.
Neil Galbraith	Parkhill.
Donald A. McIntyre	Ailsa Craig.

OFFICERS.

A. F. Ross, President	Parkhill.
W. H. McLeish, Vice-President	Kerwood.
John A. McLeish, Secretary-Treasurer	Kerwood.

AUDITORS.

Ambrose Topping	Arkona.
Dougald Campbell	Ailsa Craig.

Unassessed premium note capital, $34,418.28.

Statement for the Year Ending 31st December, 1923.

Assets.

Canada War Loan Bonds		$ 7,000 00
Cash on hand at head office	$ 104 67	
" Standard Bank, Arkona	1,675 05	
		1,779 72
Amount unpaid fixed payments of 1923		141 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 34,418 28	
Less residue given for re-insurance	1,538 21	
		32,880 07
Total assets		$ 41,801 67

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,423.32.	
Cash received as fixed payments of 1923	$ 3,301 77
" fixed payments of prior years	89 64
" interest during 1923	367 34
" all other sources	28 35
Total receipts	$ 3,787 10

Expenditure.

Expenses of management:	
Amount paid for commission	$ 413 00
" rent	4 00
" statutory assessment and license	16 41
" fire marshal	10 19
" investigation and adjustment of claims	6 00

Amount paid for printing, stationery and advertising	$	127 63
" salaries, directors' and auditors' fees		270 00
" postage, telephone, telegrams and express		42 60
" taxes		33 03
" other		13 00
Expenses of management	$	935 86
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		112 25
" losses which occurred prior to 1923		11 20
" rebate		35 50
" re-insurance		220 50
" purchase of investments (not extended), $2,115.39.		
Total expenditure	$	1,315 31

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years.
Mutual	$	1,363,373 00
Re-insurance, mutual system		68,005 00
Net risks	$	1,295,368 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	546	$	1,241,245 00
Policies new and renewed during 1923	227		547,637 00
Gross number and amount in force during 1923	773	$	1,788,882 00
Less expired and cancelled in 1923	196		425,509 00
Net risks in force 31st December, 1923	577	$	1,363,373 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	40,901 09
Amount of all premium notes, after deducting all payments thereon and assessments levied		34,418 28
Amount of premium notes received during the year		16,429 11
Cash paid up to December, 1923		3,391 41
Amount of premium notes given by Company for re-insurance		2,040 15
Less payments made thereon		501 94
Residue of said notes for which the Company is still liable	$	1,538 21

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Neil Curtis.....St. Thomas.
R. Marlatt.....Union, Ont.
Geo. Russell.....St. Thomas.
Seth W. Zavitz.....St. Thomas.
G. Westlake.....St. Thomas.
C. E. Locke.....St. Thomas.

OFFICERS.

N. Curtis, President.....St. Thomas.
Ralph Marlatt, Vice-President.....Union.
A. E. Bucke, Secretary-Treasurer.....St. Thomas.

AUDITORS.

Andrew Mills.....St. Thomas.
A. J. Gloin.....Yarmouth Centre.

Unassessed premium note capital, $79,438.37.

Statement for the Year Ending 31st December, 1923.

Assets.

Actual cash on hand at head office	$ 31 88	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	301 24	
		$ 333 12
Amount unpaid assessments		11 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 79,438 37	
Less residue of premium notes given by the Company for re-insurance	720 94	
		78,717 43
Total assets		$ 79,062 30

Liabilities.

Bills payable	$ 1,200 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $1,498.80.
Cash paid agents at application (not extended), $180.00.

Cash received as fixed payments of 1923	$ 3,435 39
" from assessments, 1923	7,070 94
" as interest	91 81
" borrowed money	1,200 00
" other sources	70 10
Total receipts	$ 11,868 24

Expenditure.

Expenses of management:
Cash paid agents at application (not extended), $180.00.

Amount paid for statutory assessment and license	$ 24 94
" taxes	101 75
" fees to directors	89 25
" travelling expenses	40 00
" printing, stationery and advertising	119 72

Amount paid for salaries, directors' and auditors' fees	$	564 00
" investigation and adjustment of claims		62 00
" postage, telephone, telegrams and express		49 11
" fire marshal tax		7 60
" other expenses		19 50
Total expenses of management	$	1,077 87
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		11,839 17
" rebate		49 07
" re-insurance		67 81
Total expenditure	$	13,033 92

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

		Three years and under.
Mutual	$	3,113,525 00
Less re-insurance		27,125 00
Net amount of risks December, 1923	$	3,086,400 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	876	$	2,893,165 00
Policies new and renewed during 1923	361		1,374,200 00
Gross number and amount in force during 1923	1,237	$	4,267,365 00
Less expired and cancelled during 1923	351		1,153,840 00
Net risks in force 31st December, 1923	886	$	3,113,525 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

		Three years and under.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	93,405 75
Amount of all premium notes, after deducting all payments thereon and assessments levied		79,438 37
Amount of premium notes received during the year 1923		41,226 00
Payments on the premium notes of 1923, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1923		3,416 13

Re-insurance.

Amount of premium notes given by the Company for re-insurance	813 73
Less payments made thereon	92 81
Residue of said premium notes and for which the Company is still liable	720 94

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

(B 269)

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1923.

	Name of Company	Real estate cash value	Mortgages, bonds, debentures and other securities	Cash	Agents' balances	Fixed payments of 1923 unpaid	Assessments of 1923 unpaid	Fixed payment and assessment of prior years	Unassessed premium note capital	Interest due and accrued	Short date notes	All other assets	Total assets	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	.....	15,000 00	3,556 05	.....	.....	.....	.....	40,707 33	85 00	.....	.....	59,348 38	1
2	Amherst Island	.....	4,100 00	4,465 26	.....	.....	.....	.....	11,506 98	.....	.....	.....	20,072 24	2
3	Ayr Farmers'	.....	.....	12,130 86	.....	.....	1,378 07	372 51	267,815 10	.....	.....	12 50	281,709 04	3
4	Bay of Quinte	.....	.....	1,549 36	.....	.....	349 20	.....	53,525 68	.....	.....	.....	55,424 24	4
5	Bertie and Willoughby	.....	.....	30 01	.....	482 22	.....	.....	138,596 55	.....	.....	.....	139,108 78	5
6	Blanshard	.....	.....	496 91	.....	.....	1,496 99	287 00	86,683 35	.....	.....	.....	88,964 25	6
7	Blenheim	.....	.....	5,942 26	.....	.....	887 65	.....	129,824 00	.....	.....	.....	136,653 91	7
8	Brant County	.....	.....	1,943 64	.....	1,493 01	747 06	.....	128,411 96	.....	.....	50 00	132,645 67	8
9	Canadian Millers'	.....	316,696 57	13,091 46	.....	123 00	.....	.....	94,767 35	8,059 19	.....	.....	432,737 57	9
10	Caradoc Farmers'	.....	4,005 00	6,263 99	.....	97 56	.....	.....	94,113 30	40 41	.....	.....	104,520 26	10
11	Clinton Township	.....	.....	6,099 98	505 84	.....	1,159 52	.....	140,944 81	.....	.....	.....	148,710 15	11
12	Culross	.....	.....	3,876 04	.....	2,489 80	.....	.....	74,250 28	.....	.....	.....	80,616 12	12
13	Dereham & W. Oxford	.....	.....	925 26	.....	620 12	.....	.....	188,649 26	.....	.....	.....	190,194 64	13
14	Dorchester N. and S.	.....	5,000 00	6,344 04	.....	.....	968 10	.....	217,384 16	.....	.....	.....	229,696 30	14
15	Downie	.....	.....	6,760 90	.....	.....	280 38	.....	115,928 89	.....	.....	.....	122,970 17	15
16	Dufferin Farmers'	.....	3,000 00	3,468 43	285 25	.....	.....	.....	218,670 97	.....	.....	.....	225,424 65	16
17	Dumfries North and Waterloo South	.....	13,500 00	1,365 13	.....	.....	2,115 25	310 36	435,983 25	97 50	.....	82 00	453,453 49	17
18	Dunwich Farmers	.....	.....	9,250 53	.....	682 73	.....	.....	152,366 63	.....	.....	.....	162,299 89	18
19	Easthope South	.....	2,000 00	16,376 80	.....	.....	937 75	65 24	316,988 78	.....	.....	.....	336,368 57	19
20	Ekfrid	.....	5,341 44	1,986 96	.....	286 85	.....	.....	102,318 37	107 71	.....	.....	110,041 33	20
21	Elma Farmers'	.....	.....	3,212 83	.....	.....	1,914 53	.....	357,438 73	.....	.....	.....	362,566 09	21
22	Eramosa	.....	12,000 00	3,321 31	.....	872 60	.....	.....	109,745 20	.....	.....	.....	125,939 11	22
23	Erie Farmers'	.....	.....	6,464 44	.....	.....	43 62	.....	133,986 78	.....	.....	.....	140,494 84	23
24	Farmers' Central	.....	55,000 00	1,821 25	.....	.....	422 97	.....	625,203 35	547 33	.....	.....	682,994 90	24
25	Farmers' Union	.....	23,075 00	9,225 81	.....	11,241 29	.....	.....	449,219 77	733 22	.....	.....	493,495 09	25
26	Formosa	.....	2,690 00	1,335 79	628 32	999 08	.....	.....	283,685 57	.....	.....	.....	289,338 76	26
27	Germania	.....	7,000 00	6,038 50	.....	904 65	.....	.....	301,981 32	.....	.....	.....	315,924 47	27
28	Glengarry	.....	7,615 00	18,520 05	.....	.....	.....	.....	162,754 68	.....	.....	.....	188,889 73	28
29	Grand River	.....	.....	6,679 94	.....	.....	278 89	28 50	108,201 18	.....	.....	.....	115,188 51	29
30	Grenville Patron	.....	18,022 55	3,714 92	.....	.....	.....	.....	209,677 09	.....	.....	.....	231,414 56	30
31	Grey and Bruce	.....	8,177 73	4,547 91	.....	984 13	.....	.....	177,265 84	52 79	.....	.....	191,028 40	31

32	Guelph Township			956 60		167 60			36,666 30				37,790 50	32
33	Halton Union			1,326 89		811 35			294,022 90	52 00			296,213 14	33
34	Hamilton Township	16,395 93		2,626 44		924 00			108,781 31	120 70			128,848 38	34
35	Hay Township	5,681 82		5,975 53			342 33		265,350 36				277,350 04	35
36	Hopewell Creek			347 13			337 75		38,413 36				39,098 24	36
37	Howick Farmers'	1,300 00	100 00	25,300 26		1,977 12	7,227 10		810,232 25	14 90			846,151 63	37
38	Howard Farmers'		8,334 00	14,790 06		399 50			231,036 31				254,559 87	38
39	Kent and Essex		21,741 85	4,426 83		1,658 34			275,925 65	220 39			303,973 06	39
40	Lambton Farmers'	1,200 00	45,114 92	15,413 65		3,488 85			180,793 61				246,011 03	40
41	Lanark Farmers'			2,983 09		1,606 99			293,814 18				298,404 26	41
42	Lennox and Addington			55 20		315 40			69,432 01				69,802 61	42
43	Lobo		27,500 00	2,733 22					54,953 32				85,186 54	43
44	London Township		20,000 00	12,364 29		224 55			101,408 09	166 00			134,162 93	44
45	McGillivray		10,500 00	1,321 60		187 50			24,601 07				36,610 17	45
46	McKillop			7,034 43		1,113 35			235,390 50				243,538 28	46
47	Maple Leaf		8,400 04	6,259 03		1,639 10			210,449 70	143 44			226,891 31	47
48	Nichol Mutual		9,000 00	144 00		597 32			154,490 96	167 20			164,399 48	48
49	Nissouri		25 00	4,405 75			7,112 34	375 04	408,328 76				420,246 89	49
50	Norfolk Farmers'			997 08		790 56			108,286 67				110,074 31	50
51	North Kent			2,475 47		664 52		472 79	111,448 96				115,061 74	51
52	Oneida Farmers'			713 52		77 93			34,517 98				35,309 43	52
53	Ontario Threshermen's Mutual		300 00	2,179 24		754 00	2,899 00		32,544 95				38,677 19	53
54	Osgoode			304 21					118,994 31				119,298 52	54
55	Otter Mutual			202 90		763 20			296,518 60				297,484 70	55
56	Oxford Farmers'			927 15		302 87		174 52	63,442 03				64,846 57	56
57	Peel and Maryboro	2,000 00	2,000 00	493 47					194,650 23				199,143 70	57
58	Peel County Farmers'		11,100 00	9,344 65	3,380 50	87 10			395,967 25	979 00			420,858 50	58
59	Prescott Farmers'		8,649 96	1,200 22		255 08			180,010 88				190,116 14	59
60	Puslinch			308 94		470 80			70,221 75				71,001 49	60
61	Saltfleet and Binbrook	400 00	15,000 00	2,287 85			696 92	50 55	204,165 92				222,601 24	61
62	Southwold Farmers'			3,226 01			1,291 42		91,843 90				96,361 33	62
63	Sydenham	8,500 00	4,486 95	2,437 68	257 57	1,329 72			630,161 91		140 62		647,314 45	63
64	Townsend Farmers'			413 93		195 82			63,987 35				64,597 10	64
65	Usborne and Hibbert		1,000 00	14,942 71			570 65		222,002 20				238,515 56	65
66	Walpole Farmers'	2,500 00		7,344 35	21 00	621 70			101,740 79				112,227 84	66
67	Waterloo North		16,900 00	9,869 42			3,279 45	272 46	1,175,149 88				1,205,471 21	67
68	Wawanosh West		20,400 00	1,030 62		468 60			383,211 75	216 83			405,327 80	68
69	Westminster Township		20,161 31	1,887 97					96,822 54				118,871 82	69
70	Williams East		7,000 00	1,779 72		141 88			32,880 07				41,801 67	70
71	Yarmouth			333 12			11 75		78,717 43				79,062 30	71
	Totals	15,900 00	782,015 07	343,970 85	5,078 48	43,319 79	36,748 69	2,408 97	14,409,974 50	11,803 61	140 62	144 50	14,651,497 08	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

Liabilities for the Year Ending 31st December, 1923.

	Name of Company	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Agents' commission and fees	Retained balance of premium notes	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk	
		Reported but not adjusted	Adjusted	Resisted										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual		1,000 00								1,000 00	1,370	2,235,734 04	1
2	Amherst Island											231	360,697 00	2
3	Ayr Farmers'				133 52						133 52	1,705	7,056,587 50	3
4	Bay of Quinte									9 00	9 00	1,533	3,574,818 00	4
5	Bertie and Willoughby											1,565	4,184,750 00	5
6	Blanshard				5,000 00						5,000 00	882	3,303,010 00	6
7	Blenheim North											781	3,165,835 00	7
8	Brant County				4,000 00	63 05					4,063 05	1,823	6,511,779 00	8
9	Canadian Millers'		10,060 00								10,060 00	404	1,322,400 00	9
10	Caradoc Farmers'									120 50	120 50	932	3,623,871 00	10
11	Clinton Township				1,500 00						1,500 00	1,364	4,489,900 00	11
12	Culross		1,015 00								1,015 00	894	1,972,603 00	12
13	Dereham and West Oxford				5,750 00	69 00					5,819 00	1,245	4,425,742 00	13
14	Dorchester North and South		1,445 50		4,000 00						5,445 50	2,275	8,290,190 00	14
15	Downie											926	4,298,155 00	15
16	Dufferin Farmers'											2,162	7,005,230 00	16
17	Dumfries North and Waterloo South				7,000 00						7,000 00	2,841	12,164,495 00	17
18	Dunwich Farmers'		1,100 00								1,100 00	1,290	4,511,595 00	18
19	Easthope South		686 00								686 00	1,569	6,893,800 00	19
20	Ekfrid		2,200 00		1,500 00	52 50					3,752 50	1,240	3,902,095 00	20
21	Elma Farmers'											1,505	7,990,625 00	21
22	Eramosa				57 63						57 63	1,223	2,521,260 00	22
23	Erie Farmers'											1,062	3,619,800 00	23
24	Farmers' Central											9,583	24,721,456 00	24
25	Farmers' Union											7,030	17,886,992 00	25
26	Formosa				600 00						600 00	3,933	9,530,749 00	26
27	Germania											2,681	9,039,174 66	27
28	Glengarry Farmers'											3,632	7,372,350 00	28
29	Grand River											1,067	3,850,085 00	29

30	Grenville Patron											3,297	8,814,248 00	30
31	Grey and Bruce											2,803	6,681,654 00	31
32	Guelph Township											303	843,870 00	32
33	Halton Union		4,433 00		12,000 00						16,433 00	3,561	10,880,400 00	33
34	Hamilton Township									130 00	130 00	1,881	3,660,715 00	34
35	Hay Township											2,032	7,290,150 00	35
36	Hopewell Creek											373	867,590 00	36
37	Howick Farmers'		1,579 86								1,579 86	6,139	18,634,942 50	37
38	Howard Farmers'											2,362	8,577,125 00	38
39	Kent and Essex											3,752	12,990,839 08	39
40	Lambton Farmers'											4,873	14,230,230 00	40
41	Lanark Farmers'											5,824	12,158,174 00	41
42	Lennox and Addington											1,029	2,379,874 00	42
43	Lobo											776	2,536,078 00	43
44	London Township									256 00	256 00	1,508	4,144,724 00	44
45	McGillivray											526	1,098,155 00	45
46	McKillop											2,406	6,686,185 00	46
47	Maple Leaf											4,436	9,964,650 00	47
48	Nichol Mutual				1,300 00	75					1,300 75	1,948	5,813,091 00	48
49	Nissouri				9,000 00				138 84	36 00	9,174 84	2,498	10,486,538 00	49
50	Norfolk		1,800 00								1,800 00	1,411	3,285,336 00	50
51	North Kent											1,494	4,167,530 00	51
52	Oneida Farmers'											351	1,309,758 00	52
53	Ontario Threshermen's Mutual		2,200 00		1,345 00				138 00	134 58	3,817 58	514	484,185 00	53
54	Osgoode				12,600 00						12,600 00	907	2,726,230 00	54
55	Otter Mutual				4,100 00						4,100 00	2,030	7,360,197 00	55
56	Oxford Farmers'											678	1,800,612 00	56
57	Peel and Maryboro			3,800 00							3,800 00	3,513	13,019,725 00	57
58	Peel County Farmers'		3,100 00								3,100 00	4,409	14,790,088 00	58
59	Prescott Farmers'		1,017 57		8,000 00						9,017 57	3,430	7,521,557 00	59
60	Puslinch				880 00						880 00	654	2,065,875 00	60
61	Saltfleet and Binbrook											1,700	5,406,705 00	61
62	Southwold Farmers'	50 00									50 00	746	2,748,285 00	62
63	Sydenham		6,723 00								6,723 00	8,980	24,590,502 00	63
64	Townsend Farmers'				3,900 00						3,900 00	863	2,679,917 00	64
65	Usborne and Hibbert											2,457	8,662,885 00	65
66	Walpole Farmers'											761	2,956,655 00	66
67	Waterloo North											6,636	24,897,553 00	67
68	Wawanosh West											4,443	10,749,457 50	68
69	Westminster Township				3,015 00						3,015 00	1,032	3,703,850 00	69
70	Williams East											577	1,295,368 00	70
71	Yarmouth				1,200 00						1,200 00	886	3,086,400 00	71
	Totals	50 00	38,359 93	3,800 00	86,881 15	185 30			276 84	686 08	130,239 30	159,541	477,873,681 28	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

Income for the Year Ending 31st December, 1923.

	Name of Company	Fees or surveys	Fixed payments, 1923	Assessments, 1923	Fixed payments of prior years	Assessments of prior years	Interest	Licenses, extra risks, trans. fees, re-insur. prems.	Re-insurance on Fire losses	Retained premiums	Borrowed money	Agents' balances	Cancelled policies	Other sources	Total	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	802 50	10,293 70	.....	.....	.....	660 18	.....	.....	.....	.....	.....	.....	44 40	11,800 78	1
2	Amherst Island	.....	877 18	.....	.....	.....	353 88	.....	.....	.....	.....	.....	.....	10 80	(a) 1,241 86	2
3	Ayr Farmers'	430 50	.....	13,101 50	.....	1,144 34	195 43	.....	.....	.....	700 00	.....	.....	170 36	15,742 13	3
4	Bay of Quinte	865 35	9,913 29	.....	247 00	.....	41 68	.....	.....	.....	.....	18 90	.....	60 10	11,146 32	4
5	Bertie and Willoughby	.....	12,297 56	.....	532 41	.....	35 83	.....	.....	.....	.....	.....	.....	110 40	12,976 20	5
6	Blanshard	.....	.....	9,127 07	.....	1,215 05	19 26	.....	.....	.....	23,100 00	.....	.....	64 10	33,525 48	6
7	Blenheim North	135 00	.....	6,430 55	.....	718 17	69 11	.....	.....	.....	600 00	.....	.....	4 00	7,956 83	7
8	Brant County	4 00	16,434 89	7,976 22	594 29	.....	101 61	.....	128 25	.....	4,000 00	.....	.....	130 36	29,369 62	8
9	Canadian Millers'	.....	32,425 05	.....	340 00	.....	18,627 12	.....	.....	.....	.....	.....	.....	70 14	(b) 51,462 31	9
10	Caradoc Farmers'	.....	7,674 17	.....	51 33	.....	270 86	19 50	.....	97 50	.....	.....	.....	64 10	8,177 46	10
11	Clinton Township	.....	7,688 29	6,450 49	101 68	.....	47 75	.....	.....	.....	2,600 00	.....	.....	74 10	16,962 31	11
12	Culross	.....	.....	6,846 70	.....	1,352 43	286 49	.....	.....	.....	.....	.....	.....	44 05	(c) 8,529 67	12
13	Dereham and W. Oxford	.....	10,282 98	.....	83 68	.....	.....	.....	1,500 00	.....	5,750 00	.....	.....	80 16	17,696 82	13
14	Dorchester N. and S.	.....	16,709 85	.....	231 20	.....	543 13	.....	.....	.....	.....	.....	.....	158 30	17,642 48	14
15	Downie	.....	.....	7,370 40	.....	94 50	253 98	.....	.....	.....	.....	.....	.....	238 15	7,957 03	15
16	Dufferin Farmers'	.....	15,484 31	.....	234 41	.....	224 88	73 50	.....	.....	.....	.....	.....	130 25	16,147 35	16
17	Dumfries North and Waterloo South	787 00	.....	21,378 06	.....	1,446 37	997 50	.....	.....	.....	29,000 00	.....	87 86	210 90	53,907 69	17
18	Dunwich Farmers'	.....	10,780 18	.....	528 35	.....	189 03	.....	.....	.....	.....	.....	.....	80 15	11,577 71	18
19	Easthope South	.....	.....	9,001 08	.....	962 35	366 31	.....	.....	.....	.....	.....	.....	116 90	(d) 10,446 64	19
20	Ekfrid	.....	7,574 24	.....	222 05	.....	355 54	.....	.....	.....	1,500 00	.....	.....	74 60	(e) 9,726 43	20
21	Elma Farmers'	.....	.....	21,764 20	.....	1,640 30	49 50	.....	.....	.....	7,900 00	.....	.....	146 25	31,500 25	21
22	Eramosa	.....	5,092 20	.....	743 60	.....	738 20	.....	2,621 25	.....	57 63	.....	.....	47 75	(f) 9,300 63	22
23	Erie Farmers'	166 50	881 10	8,423 94	.....	.....	100 57	.....	.....	.....	.....	.....	.....	68 10	9,640 21	23
24	Farmers' Central	.....	68,421 46	.....	491 93	.....	2,804 69	.....	5,739 10	.....	.....	.....	.....	595 66	(z) 78,052 84	24
25	Farmers' Union	2,035 00	44,635 99	.....	6,820 60	.....	1,444 66	14 57	5,010 40	.....	.....	.....	.....	200 40	60,161 62	25
26	Formosa	.....	26,388 81	.....	1,264 15	.....	976 54	.....	3,930 58	.....	2,275 00	.....	.....	256 98	(g) 35,092 06	26
27	Germania	.....	17,265 89	.....	409 00	.....	544 19	.....	.....	.....	.....	.....	.....	146 25	18,365 33	27
28	Glengarry Farmers'	.....	21,670 05	.....	.....	.....	823 83	.....	2,600 00	.....	.....	.....	.....	164 25	(h) 25,258 13	28
29	Grand River	.....	.....	11,036 89	.....	95 85	77 49	.....	.....	.....	.....	.....	.....	70 30	11,280 53	29
30	Grenville Patron	.....	14,340 06	.....	.....	.....	1,451 07	.....	.....	.....	.....	.....	.....	633 53	(i) 16,424 66	30
31	Grey and Bruce	.....	17,187 83	.....	906 28	.....	399 98	.....	224 08	.....	.....	.....	.....	134 25	(j) 18,852 42	31
32	Guelph Township	.....	1,534 96	.....	132 82	.....	41 83	.....	23 10	.....	.....	.....	.....	15 00	1,747 71	32
33	Halton Union	1,157 00	27,898 05	.....	751 90	.....	103 18	.....	5,249 80	.....	12,000 00	.....	.....	205 20	47,366 13	33
34	Hamilton Township	.....	10,381 20	.....	568 35	.....	985 96	.....	979 95	.....	.....	.....	.....	89 31	(k) 13,004 77	34
35	Hay Township	.....	1,047 54	17,302 54	.....	16 02	54 98	.....	.....	.....	600 00	.....	.....	138 25	19,159 33	35
36	Hopewell Creek	.....	.....	1,914 55	.....	280 90	4 17	.....	.....	.....	1,225 00	.....	.....	16 70	3,441 32	36
37	Howick Farmers'	.....	44,776 36	30,755 44	947 15	.....	121 45	.....	5,468 87	.....	.....	.....	.....	379 10	82,448 37	37
38	Howard Farmers'	.....	17,288 53	.....	158 75	.....	585 70	.....	.....	.....	.....	.....	.....	152 25	(l) 18,185 23	38
39	Kent and Essex	.....	35,490 28	.....	1,432 70	.....	1,244 18	.....	.....	.....	.....	.....	.....	222 50	(m) 38,389 66	39
40	Lambton Farmers'	.....	36,232 50	.....	3,274 90	.....	2,965 63	.....	14 40	.....	.....	.....	.....	358 55	42,845 98	40

41	Lanark Farmers'		35,840 47		820 46		45 37							42 00		36,748 30			41
42	Lennox and Addington		7,419 90		346 05		8 55				2,200 00			56 33		10,030 83			42
43	Lobo		6,671 21				1,339 35							98 05		8,108 61			43
44	London Township		8,688 79		136 95		1,408 93							76 15		10,310 82			44
45	McGillivray		2,489 85		304 95		649 42							20 00	(n)	3,464 22			45
46	McKillop		12,312 25			608 55	462 72							571 21		13,954 73			46
47	Maple Leaf		30,647 10		1,331 85		511 93		176 10		1,350 00			228 70	(o)	34,245 68			47
48	Nichol Mutual		10,565 38		612 36		613 79				1,300 00			103 65	(p)	13,195 18			48
49	Nissouri	793 56		25,045 61		665 84	294 19				10,500 00			533 32	(q)	37,832 52			49
50	Norfolk	2,256 19	7,025 84		144 26		163 97							157 50	(r)	9,747 76			50
51	North Kent		7,898 90		120 40	1,628 20	64 23							5 50		9,717 23			51
52	Oneida Farmers'			3,854 18		22 46	55 57							28 00		3,960 21			52
53	Ontario Threshermen's Mutual		9,055 70	1,830 85	38 00		1 00							31 50		10,957 05			53
54	Osgoode		6,276 14				4 93				9,100 00					15,381 07			54
55	Otter Mutual	568 00	16,850 30		595 10		17 98		3,214 75		4,100 00			136 25		25,482 38			55
56	Oxford Farmers'			3,155 74		290 17			296 71		500 00			54 55		4,297 17			56
57	Peel and Maryboro		23,471 75		822 00		375 00	257 05						17 00	(s)	24,942 80			57
58	Peel County Farmers'		38,440 95		222 90		867 68		15 00			4,481 20			(t)	44,027 73			58
59	Prescott Farmers'		22,795 78		40 50		637 42		1,300 00		19,900 00			162 60	(u)	44,836 30			59
60	Puslinch	222 00	4,104 35		379 80	4 85	70 70				880 00			40 05		5,701 75			60
61	Saltfleet and Binbrook			9,379 35		377 00	843 77							106 65		10,706 77			61
62	Southwold Farmers'			6,833 36		1,093 23	64 76				1,999 25			51 25		10,041 85			62
63	Sydenham		58,143 36		708 59		1,411 35		3,562 00	1,505 89	3,500 00	165 44		1,050 95	(v)	70,047 58			63
64	Townsend Farmers'		7,863 73		230 14						600 00			73 85		8,767 72			64
65	Usborne and Hibbert			14,559 90		515 75	224 59							160 30		15,460 54			65
66	Walpole Farmers'		6,541 55		323 20		417 17							179 45	(w)	7,461 37			66
67	Waterloo North			32,514 03		2,228 07	2,145 81			23,000 00				462 77	(x)	60,350 68			67
68	Wawanosh West		24,121 63		255 40		1,425 04		902 85					259 40		26,964 32			68
69	Westminster Township		7,880 70				1,299 31				3,015 00			66 10	(y)	12,261 11			69
70	Williams East		3,301 77		89 64		367 34							28 35		3,787 10			70
71	Yarmouth		3,435 39	7,070 94			91 81				1,200 00			70 10		11,868 24			71
	Totals	10,222 60	910,811 29	283,123 59	28,591 08	16,400 40	55,041 05	364 62	42,957 19	24,603 39	151,451 88	4,665 54	87 86	10,849 43		1,539,169 92			

(a) Not including $800.00 from realization on securities.
(b) Not including 20,967.29 from realization on securities.
(c) Not including 5,000.00 from realization on securities.
(d) Not including 2,000.00 from realization on securities.
(e) Not including 705.47 from realization on securities.
(f) Not including 3,000.00 from realization on securities.
(g) Not including 13,425.00 from realization on securities.
(h) Not including 421.06 from realization on securities.
(i) Not including 7,071.50 from realization on securities.
(j) Not including $4,032.00 from realization on securities.
(k) Not including 4,825.17 from realization on securities.
(l) Not including 1,873.94 from realization on securities.
(m) Not including 5,063.75 from realization on securities.
(n) Not including 2,000.00 from realization on securities.
(o) Not including 638.32 from realization on securities.
(p) Not including 5,000.00 from realization on securities.
(q) Not including 5,150.00 from realization on securities.
(r) Not including $4,854.55 from realization on securities.
(s) Not including 3,000.00 from realization on securities.
(t) Not including 5,500.00 from realization on securities.
(u) Not including 1,753.26 from realization on securities.
(v) Not including 18,825.00 from realization on securities.
(w) Not including 5,000.00 from realization on securities.
(x) Not including 26,730.00 from realization on securities.
(y) Not including 281.53 from realization on securities.
(z) Not including 5,128.33 from realization on securities.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

Expenditure for the Year Ending 31st December, 1923.

	Name of Company	Expenses of Management						Losses	Re-insurance	Refund, rebate and returned premiums	Payment of loans	All other expenditure	Totals	
		Agents' commission, etc.	Law, arbitration and Division Court costs	Interest	Statutory assessment and license fees	Salaries and general expense account	Total expenses of management							
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,340 50			21 12	1,790 04	3,151 66	6,372 96	35 15	174 89			(a) 9,734 66	1
2	Amherst Island	175 43			11 85	239 77	427 05			2 53			429 58	2
3	Ayr Farmers'			10 00	45 02	2,291 78	2,346 80	8,130 59			700 00	780 00	11,957 39	3
4	Bay of Quinte	1,588 62	2 00	35 00	26 58	1,645 86	3,298 06	5,531 11	302 70	107 05	1,000 00		10,238 92	4
5	Bertie and Willoughby	356 52		240 00	31 22	1,637 44	2,265 18	1,250 00	5,453 40	223 79	4,000 00		13,192 37	5
6	Blanshard			339 65	27 10	704 17	1,070 92	17,993 47			18,100 00		37,164 39	6
7	Blenheim		1 00	156 30	26 36	1,103 20	1,286 86	2,648 95		6 17	1,300 00		5,241 98	7
8	Brant County	958 00		13 35	44 62	2,642 55	3,658 52	22,714 55	564 97	265 64	1,000 00		28,203 68	8
9	Canadian Millers'	27 00	2 00		16 94	7,323 48	7,369 42	34,683 89		11,086 28		300 00	(b) 53,439 59	9
10	Caradoc Farmers'	174 50			27 74	1,022 93	1,225 17	7,578 28	34 50	98 30		57 00	(c) 8,993 25	10
11	Clinton Township	257 50		71 02	31 41	1,133 32	1,493 25	12,100 00		71 65	1,100 00	444 00	15,208 90	11
12	Culross	228 75			21 42	555 04	805 21	14,575 50	21 20				15,401 91	12
13	Dereham and W. Oxford			41 83	32 34	1,312 72	1,386 89	14,447 35	647 65	142 95	887 20	43 00	17,555 04	13
14	Dorchester N. and S.	410 00		240 00	52 96	1,878 12	2,581 08	15,805 73	607 65	359 02		95 00	19,448 48	14
15	Downie				32 34	793 40	825 74	11,612 55					12,438 29	15
16	Dufferin Farmers'	786 00	12 98		45 50	1,988 18	2,832 66	11,952 01		111 11			14,895 78	16
17	Dumfries North and Waterloo South			631 29	68 72	4,079 86	4,779 87	19,840 40			29,000 00	1,263 00	54,883 27	17
18	Dunwich Farmers'	202 00	132 63		31 95	1,119 06	1,485 64	8,354 53	42 51	161 84			10,044 52	18
19	Easthope South	141 00			49 46	1,324 20	1,514 66	5,772 49					7,287 15	19
20	Ekfrid	138 00		30 24	29 33	986 71	1,184 28	5,367 18		90 65	2,298 80		8,940 91	20
21	Elma Farmers'			135 76	49 57	1,204 02	1,389 35	23,916 85		184 75	7,900 00		33,390 95	21
22	Eramosa	422 00			25 32	609 09	1,056 41	7,100 45	1,109 85	30 25		286 00	(z) 9,582 96	22
23	Erie Farmers'	333 00			28 48	753 95	1,115 43	4,642 63		47 64			5,805 70	23
24	Farmers' Central	3,428 00			141 22	7,584 12	11,153 34	55,195 67	6,154 56	770 45		50 00	(e) 73,324 02	24
25	Farmers' Union	6,166 00	261 50		96 93	4,316 91	10,841 34	49,382 05		1,673 92			61,897 31	25
26	Formosa	1,272 52	45 36	97 54	58 67	3,104 23	4,578 32	32,686 68	3,635 58	187 39	6,675 00		47,762 97	26
27	Germania	1,035 00			52 05	2,082 72	3,169 77	10,506 43	1,507 62	123 23			15,307 05	27
28	Glengarry	1,733 60			48 51	1,898 40	3,680 51	25,136 83	1,794 75	314 05			30,926 14	28
29	Grand River				29 75	859 03	888 78	2,738 50			1,000 00	400 00	5,027 28	29
30	Grenville Patron	716 16	43 10		54 68	2,816 45	3,630 39	30,463 22		548 07		26 47	34,668 15	30
31	Grey and Bruce	1,447 07			46 41	2,777 20	4,270 68	7,544 95	1,722 12	271 95		804 00	(f) 14,613 70	31
32	Guelph Township	116 00			14 45	300 07	430 52	2,798 17	107 60				3,336 29	32
33	Halton Union	1,988 00		491 85	71 18	3,263 74	5,814 77	41,048 50	1,931 90	981 99			49,777 16	33
34	Hamilton Township	1,196 00	11 16		29 17	1,469 89	2,706 22	8,563 25	771 05	439 95			(g) 12,480 47	34
35	Hay Township	386 00		6 50	47 16	1,636 67	2,076 33	7,309 16		35 40	600 00	828 00	(h) 10,848 89	35
36	Hopewell Creek	82 00		37 00	15 00	400 70	534 70	1,648 15			1,225 00	100 00	3,507 85	36
37	Howick Farmers'	1,543 25			109 72	6,066 80	7,719 77	51,815 98	2,472 43	654 74			62,662 92	37
38	Howard Farmers'	160 00			51 15	1,898 32	2,109 47	15,884 31		388 72		28 45	18,410 95	38
39	Kent and Essex	3,249 00	38 00		70 68	3,213 35	6,571 03	33,969 32	113 34	1,464 89			(i) 42,118 58	39
40	Lambton Farmers'	3,616 00	18 79		80 94	4,433 26	8,148 99	33,589 41	171 14	871 20			42,780 74	40
41	Lanark Farmers'	4,005 06			69 18	2,898 78	6,973 02	27,698 62		367 97			35,039 61	41
42	Lennox and Addington	1,280 90	3 40	11 20	21 90	1,229 44	2,546 84	6,751 40	23 42	194 08	800 00		10,315 74	42
43	Lobo	396 25			22 93	924 88	1,344 06	981 50		299 49			(j) 2,625 05	43

44	London Township	534 00	1 00		30 72	1,086 85	1,652 57	3,959 10		225 55			(k)	5,837 22	44
45	McGillivray	83 00			15 42	475 42	573 84	4,145 60	27 13	82 30			(l)	4,828 87	45
46	McKillop	909 85	25 00		139 02	1,774 78	2,848 65	18,140 55		292 21		1,395 54		22,676 95	46
47	Maple Leaf	3,154 55		11 30	62 96	3,991 56	7,220 37	18,447 06	1,442 45	557 75	1,350 00			29,017 63	47
48	Nichol Mutual	1,402 66			37 95	2,280 81	3,721 42	10,673 14	257 05	264 19			(m)	14,915 80	48
49	Nissouri	944 00	15 00	172 61	62 22	2,454 33	3,648 16	35,883 79		171 04	1,500 00	4 00		41,206 99	49
50	Norfolk Farmers'	1,413 50		18 00	26 12	1,351 27	2,808 89	10,132 12		129 22			(n)	13,070 23	50
51	North Kent	274 50			30 98	1,389 55	1,695 03	11,232 92		131 00				13,058 95	51
52	Oneida Farmers'				16 49	581 36	597 85	4,853 65						5,451 50	52
53	Ontario Threshermen's Mutual		426 77		10 61	3,409 83	3,847 21	6,051 41		94 00				9,992 62	53
54	Osgoode	301 00		151 25	23 83	971 38	1,447 46	11,669 95		173 38	2,000 00			15,290 79	54
55	Otter Mutual	1,030 60		153 14	46 96	2,214 14	3,444 84	16,595 75	549 05	522 80	4,226 63			25,339 07	55
56	Oxford Farmers'	158 00		11 10	19 66	724 78	913 54	2,966 20	620 94		500 00			5,000 68	56
57	Peel and Maryboro	1,181 35			75 67	2,846 50	4,103 52	25,460 05	52 50	418 80				30,034 87	57
58	Peel County Farmers'	1,485 00	111 70		87 26	4,576 59	6,260 55	43,569 22	1,476 15	1,617 15				52,923 07	58
59	Prescott Farmers'	61 60		192 51	47 27	2,135 66	2,437 04	31,314 43	1,554 00	526 10	11,900 00			47,731 57	59
60	Puslinch				20 67	848 72	869 39	6,748 40		100 25				7,718 04	60
61	Saltfleet and Binbrook	389 25		79 60	36 00	1,911 91	2,416 76	7,287 00		72 96				9,776 72	61
62	Southwold Farmers'	153 00		50 37	23 81	693 56	920 74	10,048 24		5 70	1,999 25			12,973 93	62
63	Sydenham	3,511 88	351 79	46 20	137 89	11,130 58	15,178 34	64,231 93	3,007 74	188 49	4,200 00			86,806 50	63
64	Townsend Farmers'	572 25		261 12	23 06	864 31	1,720 74	5,335 16		158 52	1,500 00			8,714 42	64
65	Usborne and Hibbert	167 25	1 00		52 80	1,547 06	1,768 11	9,083 98		3 00				10,855 09	65
66	Walpole Farmers'				24 91	1,375 38	1,400 29	9,590 03		51 52				11,041 84	66
67	Waterloo North	2,529 50		236 64	124 86	5,672 92	8,563 92	58,250 21		32 59	23,000 00		(o)	89,846 72	67
68	Wawanosh West	1,242 00			66 15	2,857 56	4,165 71	29,833 61	1,691 25	476 51				36,167 08	68
69	Westminster Township	207 50			28 64	1,029 94	1,266 08	10,756 33		544 59				12,567 00	69
70	Williams East	413 00			16 41	506 45	935 86	123 45	220 50	35 50			(p)	1,315 31	70
71	Yarmouth	89 25	3 50		24 94	960 18	1,077 87	11,839 17	67 81	49 07				13,033 92	71
	Totals	63,564 12	1,507 68	3,972 37	3,222 31	152,977 23	225,243 71	1,186,326 02	40,191 66	29,676 19	129,761 88	6,904 46		1,618,103 92	

(a) Not including $3,930.00 invested.
(b) Not including 15,064.24 invested.
(c) Not including 4,036.70 invested.
(e) Not including 9,859.96 invested.
(f) Not including 5,001.56 invested.
(g) Not including $4,916.03 invested.
(h) Not including 5,681.82 invested.
(i) Not including 1,233.00 invested.
(j) Not including 3,896.64 invested.
(k) Not including 5,000.00 invested.
(l) Not including $3,000.00 invested.
(m) Not including 3,930.00 invested.
(n) Not including 860.00 invested.
(o) Not including 8,500.00 invested.
(p) Not including 2,115.39 invested.
(z) Not including 2,955.00 invested.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

Comparative Summary of Assets and Premium Notes for Year Ending 31st December, 1923.

	Name of Company	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1923	Premium Notes taken during year 1923	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	2,248,734 04	40,707 33	58,348 38	877,515 00	26,325 45	1
2	Amherst Island	360,697 00	11,506 98	20,072 24	11,077 00	4,375 08	2
3	Ayr Farmers'	7,056,587 50	267,815 10	281,575 52	2,040,632 50	86,326 00	3
4	Bay of Quinte	3,655,535 00	53,525 68	55,415 24	1,589,925 00	32,253 25	4
5	Bertie and Willoughby	4,184,750 00	138,596 55	139,108 78	1,418,540 00	56,421 00	5
6	Blanshard	3,303,010 00	86,683 35	83,964 25	1,115,990 00	36,185 82	6
7	Blenheim North	3,165,835 00	129,824 00	136,653 91	795,625 00	36,662 25	7
8	Brant County	6,711,350 00	128,111 96	128,582 62	1,920,675 00	50,933 79	8
9	Canadian Millers'	1,322,400 00	94,767 35	422,677 57	484,250 00	57,139 00	9
10	Caradoc Farmers'	3,629,621 00	94,113 30	104,399 76	1,416,160 00	42,484 80	10
11	Clinton Township	4,489,900 00	140,944 81	147,210 15	1,786,545 00	65,274 45	11
12	Culross	1,981,253 00	74,250 28	79,609 12	909,255 00	36,370 20	12
13	Dereham and West Oxford	4,722,667 00	188,649 26	184,375 64	1,854,981 00	90,555 60	13
14	Dorchester North and South	8,592,265 00	217,384 16	224,250 80	3,472,600 00	104,178 00	14
15	Downie Mutual	4,298,155 00	115,928 89	122,970 17	1,538,000 00	46,140 00	15
16	Dufferin Farmers'	7,005,230 00	218,670 97	225,424 65	2,657,025 00	92,561 90	16
17	Dumfries North and Waterloo South	12,164,495 00	435,983 25	446,453 49	3,506,525 00	137,846 00	17
18	Dunwich Farmers'	4,528,195 00	152,366 63	161,199 89	1,412,370 00	56,293 55	18
19	Easthope South	6,893,800 00	316,988 78	335,682 57	2,207,060 00	110,353 00	19
20	Economical Mutual	6,494,352 00	236,909 60	1,159,650 15	2,860,108 00	140,695 07	20
21	Ekfrid	3,902,095 00	102,318 37	106,288 83	1,514,150 00	45,424 50	21
22	Elma Farmers'	7,990,625 00	357,438 73	362,566 09	2,384,950 00	119,247 50	22
23	Eramosa Mutual	3,082,860 00	109,745 20	125,881 48	1,274,250 00	61,090 25	23
24	Erie Farmers'	3,619,800 00	133,986 78	140,494 84	1,095,575 00	43,927 00	24
25	Farmers' Central	27,232,553 00	625,203 35	682,994 90	9,919,461 00	306,305 00	25
26	Farmers' Union	17,886,992 00	449,219 77	493,495 09	7,152,005 00	242,425 61	26
27	Formosa	10,546,333 00	283,685 57	288,738 76	4,438,577 00	142,409 00	27
28	Germania Farmers'	9,039,174 66	301,981 32	315,924 47	3,629,941 66	145,197 63	28
29	Glengarry Farmers'	7,888,650 00	162,754 68	188,889 73	2,987,350 00	89,620 50	29
30	Gore District	6,504,206 75	237,905 00	1,130,206 56	2,640,978 44	156,389 00	30
31	Grand River	3,857,105 00	108,201 18	115,188 51	1,450,250 00	43,759 05	31
32	Grenville Patron	8,814,248 00	209,677 09	231,414 56	3,436,955 00	103,108 65	32
33	Grey and Bruce	7,143,256 00	177,265 84	191,028 40	2,641,707 00	83,567 00	33
34	Guelph Township	900,120 00	36,666 30	37,790 50	305,100 00	14,400 00	34
35	Halton Union	11,855,300 00	294,022 90	279,780 14	4,322,085 00	149,493 90	35

36	Hamilton Township	3,885,340 00	108,781 31	128,718 38	1,706,940 00	62,249 50	36
37	Hay Township	7,290,150 00	265,350 36	277,350 04	1,981,120 00	81,420 00	37
38	Hopewell Creek	867,590 00	38,413 36	39,098 24	194,050 00	9,864 25	38
39	Howard Farmers'	8,577,125 00	231,036 31	254,558 87	3,824,625 00	114,738 75	39
40	Howick Farmers'	19,871,157 50	810,232 25	844,571 77	5,167,310 00	285,365 50	40
41	Kent and Essex	13,011,539 00	275,925 65	303,973 06	5,187,051 00	147,840 65	41
42	Lambton Farmers'	14,255,094 00	180,793 61	246,011 03	5,571,918 00	111,438 86	42
43	Lanark County	12,158,174 00	293,814 18	298,404 26	4,547,517 00	135,525 25	43
44	Lennox and Addington	2,384,740 00	69,432 01	69,802 61	998,835 00	35,050 23	44
45	Lobo	2,536,078 00	54,953 32	85,186 54	1,096,000 00	32,880 00	45
46	London Township	4,144,724 00	101,408 09	133,906 93	1,494,535 00	44,867 55	46
47	McGillivray	1,109,205 00	24,601 07	36,610 17	356,980 00	10,709 40	47
48	McKillop	6,686,185 00	235,390 50	243,538 28	1,959,690 00	82,001 00	48
49	Maple Leaf	10,023,550 00	210,449 70	226,891 31	3,730,590 00	111,538 90	49
50	Nichol	5,851,091 00	154,490 96	163,098 73	1,751,890 00	55,282 97	50
51	Nissouri	10,486,538 00	408,328 76	411,072 05	4,141,214 00	186,178 00	51
52	Norfolk Farmers'	3,285,336 00	108,286 67	108,274 31	908,475 00	36,339 00	52
53	North Kent	4,167,530 00	111,448 96	115,061 74	1,547,050 00	46,411 50	53
54	Oneida Farmers'	1,309,758 00	34,517 98	35,309 43	550,975 00	16,814 89	54
55	Ontario Threshermen's	484,185 00	32,544 95	34,859 61	417,985 00	41,798 50	55
56	Osgoode	2,726,230 00	118,994 31	106,698 52	868,150 00	44,112 50	56
57	Otter Mutual	7,587,163 00	296,518 60	293,384 70	2,273,103 00	104,065 00	57
58	Oxford Farmers'	1,982,780 00	63,442 03	64,846 57	808,725 00	29,157 00	58
59	Peel and Maryboro	13,099,725 00	194,650 23	195,343 70	3,751,225 00	74,594 35	59
60	Peel County	15,332,138 00	395,967 25	417,758 50	5,653,033 00	191,940 75	60
61	Perth	16,079,234 00	239,445 80	977,541 30	5,886,452 00	148,490 72	61
62	Prescott	7,521,557 00	180,010 88	181,098 57	3,072,965 00	92,188 95	62
63	Puslinch	2,065,875 00	70,221 75	70,121 49	762,525 00	30,501 00	63
64	Saltfleet and Binbrook	5,406,705 00	204,165 92	222,601 24	2,086,205 00	86,633 88	64
65	Southwold	2,748,285 00	91,843 90	96,311 33	693,020 00	27,720 80	65
66	Sydenham	26,168,346 00	630,161 91	640,591 45	9,614,602 00	295,493 00	66
67	Townsend	2,679,917 00	63,987 35	60,697 10	1,076,867 00	31,263 90	67
68	Usborne and Hibbert	8,662,885 00	222,002 20	238,515 56	2,370,005 00	70,627 80	68
69	Walpole Farmers'	2,956,655 00	101,740 79	112,227 84	767,675 00	31,068 53	69
70	Waterloo Mutual	12,607,847 00	271,025 69	1,163,735 28	4,995,230 00	180,620 95	70
71	Waterloo North	24,897,553 00	1,175,149 88	1,205,471 21	8,185,968 00	414,444 00	71
72	Wawanosh West	11,562,020 00	383,211 75	405,327 80	3,283,545 00	131,341 80	72
73	Wellington Mutual	8,500 00	81 39	133,928 82	2,800 00	78 00	73
74	Westminster Township	3,703,850 00	96,822 54	115,856 82	1,468,260 00	44,047 80	74
75	Williams East	1,363,373 00	32,880 07	41,801 67	547,637 00	16,429 11	75
76	Yarmouth	3,113,525 00	78,717 43	77,862 30	1,374,200 00	41,226 00	76
	Totals	531,722,402 45	15,395,341 98	20,086,417 19	189,745,135 60	6,792,235 34	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1914 to 1923 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1894 to 1923 inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1914 to 1923, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1914	70 Purely Mutual Companies...	436,125 51	13,150 96	172,822 26	.....
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28	.....
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90	.....
	86 Companies.....	1,391,686 46	37,502 88	211,489 44	.....
1915	70 Purely Mutual Companies...	446,553 65	10,118 67	126,368 01	.....
	10 Cash-Mutual Companies....	520,383 15	16,634 60	20,832 71	.....
	5 Stock Companies.....	277,882 86	3,264 48	1,803 10	.....
	85 Companies.....	1,244,819 66	30,017 75	149,003 82	.....
1916	70 Purely Mutual Companies...	537,331 66	18,731 00	185,924 44	.....
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09	.....
	4 Stock Companies.....	265,006 92	6,302 00	1,873 37	.....
	84 Companies.....	1,462,007 96	72,867 80	221,929 90	.....
1917	70 Purely Mutual Companies...	577,677 91	5,555 45	256,941 44	.....
	9 Cash-Mutual Companies....	638,594 64	12,116 99	59,402 93	.....
	2 Stock Companies.....	200,731 65	5,208 25	10,379 48	.....
	81 Companies.....	1,417,004 20	22,880 69	326,723 85	.....
1918	71 Purely Mutual Companies...	630,814 15	8,805 07	148,283 35	78,603 91
	9 Cash-Mutual Companies....	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies.....	222,112 04	947 77	11,123 85	.....
	82 Companies.....	1,647,909 07	26,841 23	227,984 57	79,908 66
1919	71 Purely Mutual Companies...	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies.....	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies.....	196,401 12	4,935 13	26,828 19	.....
	82 Companies.....	1,358,644 87	30,763 42	265,442 79	94,626 90
1920	72 Purely Mutual Companies...	620,839 35	11,089 00	116,173 17	95,336 06
	9 Cash Mutual Companies....	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies.....	265,410 46	950 78	9,289 05	.....
	83 Companies.....	1,457,464 22	28,807 52	169,517 56	97,014 06
1921	72 Purely Mutual Companies...	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies....	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies.....	658,429 42	5,918 40	23,684 77	.....
	81 Companies.....	2,280,379 68	16,981 00	266,212 43	95,066 75
1922	73 Purely Mutual Companies...	1,046,377 97	3,148 33	220.368 14	64,373 81
	6 Cash Mutual Companies.....	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies.....	938,692 58	28,939 95	3,492 30	.....
	82 Companies.....	2,619,364 71	67,170 99	228,929 50	69,742 72
1923	71 Purely Mutual Companies...	1,186,326 02	7,085 00	175,288 84	56,043 02
	5 Cash-Mutual Companies....	728,022 32	940 00	45,824 85	2,261 89
	6 Stock Companies.....	*808,681 35	.... †	.... †	.... † ....
	82 Companies.....	2,723,029 69	8,025 00	221,333 67	58,304 91

* Net amount of fire losses incurred. † Not shown.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1894 TO 1923, INCLUSIVE.

Year	Number of companies	Average assets	Average liabilities	Average surplus	Average net amount at risk	Percentage of average surplus to average amount at risk	Average cost of management	Percentage of average cost of management to average amount at risk	Average amount paid for losses	Percentage of average amount paid for losses to average amount at risk	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914.....	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915.....	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916.....	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917.....	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918.....	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919.....	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920.....	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0446	8,622 76	.151	.1956
1921.....	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922.....	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734
1923.....	71	206,359 11	1,834 35	204,524 76	6,730,615 23	3.038	3,172 44	.0471	16,708 81	.248	.2958

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2753 — .27 53-100 cents.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1894 to 1923, inclusive.

Year	Number of Companies	Total Assets	Total Liabilities	Total Net Amount at Risk	Total Cost of Management	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1894	63	3,316,279 75	61,585 52	99,426,630 00	55,002 38	219,057 54
1895	69	3,451,229 76	47,221 25	104,046,645 00	61,038 58	206,603 36
1896	72	3,644,162 96	55,523 19	109,617,060 00	63,721 18	187,916 45
1897	72	3,829,599 26	49,801 99	114,809,593 00	63,790 58	169,281 88
1898	75	4,097,623 98	63,226 47	121,965,359 00	67,544 96	224,747 15
1899	75	4,312,225 58	44,978 15	125,677,413 00	69,913 00	167,639 29
1900	74	4,563,701 89	42,111 65	133,274,373 00	65,451 45	219,699 12
1901	75	4,909,905 31	43,170 84	142,878,557 00	69,547 83	191,872 70
1902	74	5,263,370 54	33,379 76	150,981,746 00	71,022 23	202,472 02
1903	73	5,592,038 34	33,187 04	160,385,333 00	74,380 42	255,227 06
1904	72	5,907,474 01	30,841 27	169,847,278 00	78,315 96	279,325 92
1905	70	6,246,102 55	17,654 85	179,925,052 00	79,574 83	270,772 86
1906	69	6,546,964 45	15,885 74	190,139,952 00	85,601 85	359,980 45
1907	69	6,959,999 47	21,507 51	201,055,392 00	86,070 51	303,924 51
1908	69	7,243,527 16	38,331 27	210,097,305 00	91,123 04	374,593 39
1909	68	7,678,295 81	26,043 62	220,054,980 00	95,764 15	297,459 88
1910	69	8,025,136 85	17,767 24	231,991,755 00	101,345 51	409,451 68
1911	69	8,383,438 60	23,620 86	244,064,150 00	107,189 31	469,671 16
1912	69	8,714,406 51	20,344 37	255,573,924 64	112,707 67	408,326 46
1913	69	9,017,764 20	27,219 55	266,766,720 77	121,415 61	515,045 72
1914	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	436,125 51
1915	70	9,785,486 06	31,426 88	288,861,052 43	124,383 07	446,553 65
1916	70	10,211,106 27	48,152 38	302,138,372 22	132,656 25	537,331 66
1917	70	10,655,654 64	42,501 96	318,485,423 61	142,989 74	577,677 91
1918	71	11,386,416 54	58,519 04	341,798,832 10	149,382 66	630,814 15
1919	71	12,506,102 02	21,689 31	369,951,356 10	164,467 12	599,783 83
1920	72	13,929,026 78	22,832 97	409,858,341 60	183,164 87	620,839 35
1921	72	14,642,726 64	50,760 36	435,225,899 50	191,863 84	929,811 08
1922	73	15,132,367 14	78,712 65	456,407,519 54	203,004 05	1,046,377 97
1923	71	14,651,497 08	130,239 30	477,873,681 28	225,243 71	*1,186,326 02

* Total amount paid for Losses by Purely Mutual Companies, for the 30 years, 1894 to 1923, both inclusive, $12,744,624.57.

WEATHER INSURANCE COMPANIES

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

[B 285]

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

George Penhale	Exeter.
D. Fotheringham	Brucefield.
Geo. McKee	Seaforth.
Benson Williams	Exeter.
Moses Geiger	Zurich.
Henry Rau	Zurich.
Roger Northcott	Exeter.
James Scott	Cromarty.
Andrew Christie	Cromarty.

OFFICERS.

George Penhale, President	Exeter.
D. Fotheringham, Vice-President	Brucefield.
Chas. Monteith, Secretary-Treasurer	Woodham.

AUDITORS.

John Campbell	Exeter.
Henry Strang	Hensall.

Unassessed premium note capital, $174,098.25.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash on hand at Head Office	$ 21 86	
Cash in Molsons Bank, Hensall, Ont	498 87	
		$ 520 73
Amount unpaid for fixed payments of 1923		256 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		174,098 25
Total assets		$ 174,875 38

Liabilities.

Amount of borrowed money	$ 8,000 00

Receipts.

Cash balance at 31st December, 1922 (not extended), $545.48.
Held by agents for fees (not extended), $1,116.00.

Cash received for fixed payments due in 1923	$ 6,986 85
" fixed payments due in prior years	18 50
" interest	6 73
Total receipts	$ 7,012 08

Expenditure.

Expenses of management:		
Amount paid for commission	$	347 28
" investigation of claims		323 95
" statutory assessment and license fee		35 44
" printing, stationery and advertising		226 35
" salaries, directors' and auditors' fees		948 10
" postage, telephone, telegrams and express		100 00
" rent (directors' meetings) and miscellaneous		12 00
" travelling expenses		460 00
" interest		613 72
" revenue tax—Dominion Government		74 00
Total expenses of management	$	3,140 84
Miscellaneous payments:		
Cash paid for losses which occurred during 1923		3,319 84
Cash paid for rebate		76 15
Cash paid for repayment of loans		500 00
Total	$	7,036 83

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years
Cash	$ 4,684,960 00

Movement in Risks.

Mutual System	Number	Amount
Policies in force 31st December, 1922	3,006	$ 4,925,550 00
Policies new and renewed during 1923	811	1,394,960 00
Gross number and amount in force during 1923	3,817	$ 6,320,510 00
Less expired and cancelled in 1923	1,009	1,635,550 00
Net risks in force, 31st December, 1923	2,808	$ 4,684,960 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	197,461 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		174,098 25
Amount of premium notes received during the year 1923		57,625 00
Payments on premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		6,433 95

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

Wm. Park	Belwood.
Willis Potter	Waldemar.
C. E. Archibald	Grand Valley.
John Sime	Grand Valley.
Wm. Scaife	Grand Valley.
James Corbett	Riverview.
F. H. Neil	London.
M. Baker	Rodney.
W. J. Jelly	Waldemar.
N. J. Stanley	Denfield.
John C. Ross	Port Dover.

OFFICERS.

Wm. Park, President	Belwood.
Willis Potter, Vice-President	Waldemar.
W. A. Wansbrough, Secretary and Treasurer	Grand Valley.

AUDITORS.

J. A. Richardson	Grand Valley.
W. J. Graham	Grand Valley.

Unassessed premium note capital, $194,238.92.

Statement for the Year Ending 31st December, 1923.

Assets.

Cash value of real estate		$ 2,500 00
Canada War Loan		8,000 00
Cash in Royal Bank, Grand Valley	$ 5,339 65	
" The Union Bank, Shelburne	32 07	
" Home Bank, in various branches	177 19	
" Standard Bank, various branches	84 93	
" Huron and Erie Mortgage Corporation, London	67 84	
" Dominion Bank, St. Thomas	34 98	
" Bank of Hamilton, various branches	113 81	
" Sterling Bank, various branches	28 35	
" Canadian Bank of Commerce, Thedford	31 40	
" Bank of Toronto, Stayner	12 12	
" Bank of Montreal, various branches	245 01	
		6,167 35
" agents' hands		1,808 42
Amount unpaid of fixed payments of 1923		1,807 75
Amount of premium notes, after deducting all payments thereon and assessments levied		194,238 92
Interest accrued		50 92
Office furniture and safe (not extended), $500.00.		
Total assets		$ 214,573 36

Liabilities.

None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $8,122.98.		
Cash received as fixed payments due in 1923	$	13,827 95
" fixed payments due in prior years		2,147 53
" interest		538 34
" agents' balances of 1922 received in 1923		1,357 18
" assessments levied in prior years		1,150 43
" all other		449 41
Total	$	19,470 84

Expenditure.

Expenses of management:		
Cash paid for agents' commission	$	2,081 22
" law costs, other than above		3 53
" fuel and light		112 02
" investigation and adjustment of claims		821 72
" statutory assessment and license fee		58 61
" travelling expenses		848 20
" salaries, directors' and auditors' fees		2,959 00
" printing, stationery and advertising		340 96
" insurance		27 35
" postage, telephone, telegrams and express		632 11
" taxes (Government and Municipal)		183 50
" all other		49 40
Total expenses of management	$	8,117 62
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1923		507 83
" losses which occurred during 1923		12,566 03
" rebates		234 99
Total expenditure	$	21,426 47

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1923.

		Three years
Mutual	$	7,498,225 00

MOVEMENT IN RISKS.

Mutual System	Number		Amount
Policies in force 31st December, 1922	6,871	$	9,412,435 00
Policies new and renewed during 1923	2,135		2,854,535 00
Gross number and amount in force during 1923	9,006		12,266,970 00
Less expired and cancelled in 1923	3,624		4,768,745 00
Net risks in force at 31st December, 1923	5,382	$	7,498,225 00

PREMIUM NOTES.

On policies in force 31st December, 1923.

		Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$	230,700 90
Amount of all premium notes, after deducting all payments thereon and assessments levied		194,238 92
Amount of premium notes received during the year		88,383 45
Amount of premium notes of 1923, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1923		9,506 70

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1924.

DIRECTORS.

C. W. Carroll.....Norwich.
Geo. J. Meldrum.....Guelph.
D. Bonis.....St. Mary's.
S. R. Wallace.....Burgessville.
James Donaldson.....Listowel.
W. B. Murray.....Woodstock.
J. R. Murray.....Embro.
John McLevin.....Woodstock.
H. Hemsworth.....Listowel.
Geo. J. McKay.....Embro.
Geo. McIntosh.....Embro.
J. C. Henderson.....Kintore.
W. R. Davidson.....Newton.
James Connolly.....Goderich.

OFFICERS.

C. W. Carroll, President.....Norwich.
Geo. J. Meldrum, Vice-President.....Guelph.
E. L. Sutherland, Secretary-Treasurer.....Woodstock.

AUDITORS.

Harry Sykes.....Woodstock.
Geo. B. Anderson.....Lakeside.

Unassessed Premium note capital, $486,962.31.

Statement for the Year Ending 31st December, 1923.

Assets.

Bonds, debentures and other securities		$ 20,000 00
Cash in Royal Bank, Woodstock	$ 11,288 35	
Cash in Bank of Montreal, Woodstock	411 79	
		11,700 14
Amount unpaid of fixed payments of 1923		7,046 64
Amount unpaid, fixed payments, prior years (not extended), $4,384.48.		
Amount of all premium notes after deducting all payments thereon and assessments levied		486,962 31
Office furniture and safe (not extended), $312.00.		
Total assets		$ 525,709 09

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922 (not extended), $42,194.88.	
Cash received for agents' fees	$ 790 00
" as fixed payments due in 1923	54,076 00
" as fixed payments due in prior years	4,155 00
" as interest	1,330 52
" borrowed money	20,000 00
Total	$ 80,351 52

Expenditure.

Expenses of management:		
Cash paid for commission and bonus	$	7,235 83
" law costs		30 41
" fuel and light		28 82
" salaries, directors' and auditors' fees		3,787 30
" printing, stationery and advertising		676 83
" postage, telephones, telegrams and express		510 86
" statutory assessments and license fee		146 53
" taxes		251 38
" investigation of claims		1,479 53
" interest		343 55
" rent		103 00
" travelling expenses		177 35
" exchange		120 05
" returned		529 78
" other expenses		501 83
Total expenses of management	$	15,923 05
Miscellaneous payments:		
Cash paid for losses which occurred in 1923		54,666 61
" rebates		256 60
" repayment of loans		20,000 00
" purchase of investments (not extended), $20,000.		
Total expenditure	$	90,846 26

Currency of Risks.

Amount covered by policies in force 31st December, 1923.

	Three years
Mutual	$ 27,086,835 00

Movement in Risks.

Mutual System	Number	Amount
Policies in force 31st December, 1922	11,020	$ 26,435,150 00
Policies new and renewed during 1923	4,878	12,209,335 00
Gross number and amount in force during 1923	15,898	$ 38,644,485 00
Less expired and cancelled in 1923	4,611	11,557,650 00
Net risks in force 31st December, 1923	11,287	$ 27,086,835 00

Premium Notes.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company and legally liable to assessment	$	551,485 70
Amount of all premium notes, after deducting all payments thereon and assessments levied		247,615 70
Amount of premium notes received during the year 1923		59,021 00

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.

Assets for the Year Ending 31st December, 1923.

Name of Company	Real estate	Mortgages and debentures	Cash	Fixed payments of 1923 unpaid	Assessments of 1923 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather			520 73		256 40	174,098 25				174,875 38
Ontario Farmers'	2,500 00	8,000 00	7,975 77	1,807 75		194,238 92	50 92			214,573 36
Western Farmers'		20,000 00	11,700 14		7,046 64	486,962 31				525,709 09
Totals	2,500 00	28,000 00	20,196 64	1,807 75	7,303 04	855,299 48	50 92			915,157 83

Liabilities for the Year Ending 31st December, 1923.

Name of Company	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Other liabilities	Total liabilities	Number of policies	Net amount of risk
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Huron Weather			8,000 00		8,000 00	2,808	4,684,960 00
Ontario Farmers'						5,382	7,498,225 00
Western Farmers'						11,287	27,086,835 00
Totals			8,000 00		8,000 00	19,477	39,270,020 00

WEATHER INSURANCE COMPANIES.—Continued.

Income for the Year Ending 31st December, 1923.

Name of Company	Fixed payments of 1923	Fixed payments of prior years	Assessments, 1923	Assessments of prior years	Interest	Cash borrowed	Agents' balances	Fees or surveys	All other	Total receipts	From securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	6,986 85	18 50	.....	.....	6 73	.....	.....	.....	.....	7,012 08	.....
Ontario Farmers'	13,827 95	2,147 53	.....	1,150 43	538 34	.....	1,357 18	.....	449 41	19,470 84	.....
Western Farmers'	54,076 00	4,155 00	.....	.....	1,330 52	20,000 00	.....	790 00	.....	80,351 52	.....
Totals	74,890 80	6,321 03	.....	1,150 43	1,875 59	20,000 00	1,357 18	790 00	449 41	106,834 44	.....

Expenditure for the Year Ending 31st December, 1923.

Name of Company	Expenses of Management						Borrowed money repaid	Losses	Rebates	All other	Total	Invested (not extended)
	Agents' commissions, etc.	Law costs	Statutory assessment and license fees	Interest	Salaries and general expense account	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	347 28	.....	35 44	613 72	2,144 40	3,140 84	500 00	3,319 84	76 15	.....	7,036 83	.....
Ontario Farmers'	2,081 22	3 53	58 61	.....	5,974 26	8,117 62	.....	13,073 86	234 99	.....	21,426 47	.....
Western Farmers'	7,235 83	30 41	146 53	343 55	8,166 73	15,923 05	20,000 00	54,666 61	256 60	.....	90,846 26	.....
Totals	9,664 33	33 94	240 58	957 27	16,285 39	27,181 51	20,500 00	71,060 31	567 74	.....	119,309 56	.....

DIVISION C

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive officers of the Society at the 31st December, 1923, were as follows:
F. G. Inwood, Grand Master Workman.....Toronto.
W. A. Patterson, Grand Recorder-Treasurer.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1923, $9,168,274.58.

II. Movement in Insurance Certificates.

(a) Contracts for endowments of benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1922			10,072	9,769,961 27
Number of contracts taken during 1923, new or renewed			69	51,500 00
Add amount by which various certificates were increased during 1923				1,104 42
Gross number of contracts in force at any time in 1923			10,141	9,822,565 69
Deductions:		$ c.		
Contracts matured in 1923	298	318,708 05		
Contracts lapsed in 1923	489	335,583 06		
Contracts surrendered				
Reduction of certificates				
Total deductions extended	787	654,291 11	787	654,291 11
Net contracts in force 31st December, 1923			9,354	9,168,274 58
No. of certificate holders in good standing			9,020	8,870,548 96
No. temporarily suspended			334	297,725 62
Grand total of certificate holders, 31st December, 1923			9,354	9,168,274 58

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, total membership of which is 542.
Number of members who died during 1923, 4.
Amount of funeral benefits paid in 1923, $120.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Lodge.
Number of members who received sick and funeral benefits during 1923, 90.
Amount of benefits paid in 1923, in respect of sick members, $2,193.33.
Number of weeks' sickness experienced in 1923, 499 3/7.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1923, $19,981.47.

V. Assets.

Bonds, debentures, etc.		$ 1,983,508 20
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Imperial Bank, Toronto, Beneficiary Fund		50,626 09
Imperial Bank, Toronto, General Fund		3,847 52
Imperial Bank, Toronto, Sick Fund		963 94
Dues and assessments due and unpaid		70 31
Assessments called but not yet payable		32,390 00
Interest due and accrued		21,870 82
Total assets of Life Insurance Fund (not extended)	$ 2,060,336 76	
" Sick and Funeral Fund (not extended)	20,308 12	
" General and other Funds (not extended)	13,605 18	
All other assets		973 18
Total assets		$ 2,094,250 06

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$ 28,038 08
Amount of all other liabilities	116 56
Total liabilities	$ 28,154 64

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1923.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1923, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1923.

Names and addresses of the auditors for 1923 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.

No changes were made in by-laws during 1923 in relation to insurance certificates.

Amount of Bond of Grand Master Workman, $5,000.00.

Amount of Bond of Grand Recorder-Treasurer, $15,000.00.

Number of members in force in Ontario, 9,354.

Amount of insurance in force in Ontario at 31st December, 1923, $9,168,274.58.

Number of members in Ontario who died during 1923, 298.

Amount of death benefits paid to Ontario members during 1923, $310,179.90.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $61,307.25.

Cash received during 1923 from:	
Supplies	$ 100 74
Mortuary assessments	368,190 21
Sick and Funeral Benefit Assessments	2,553 30
Expense dues	19,733 37
Changing certificates, etc.	79 50
Interest—Mortuary, $101,740.63; S. & F., $823.90	102,564 53
Interest—General Fund	468 59
Cash received from repayment of investments (not extended), $28,602.06.	
Total Receipts	$ 493,690 24

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	
Fraternal association	$ 45 00
Law costs	66 50
Registration fee	150 00
Rent of drawer, Trust Company	75 00
Organization expenses	2,108 35
Travelling expenses	261 46
Rent, light, heat and taxes	1,306 53
Salaries, officers' and auditors' and actuary's fees	6,279 68

Medical examiner's salary and expenses	$	416 76
Clerk hire		3,281 85
Official Journal		1,996 07
Printing, stationery and advertising		942 59
Expenses of Biennial Meeting		1,697 80
Supplies bought		101 70
Postage, telegrams and express		787 24
Premiums for guaranteeing lodge officers		166 00
Other management expenses		72 29
Total expenses of management	$	19,754 82

(b) Miscellaneous Expenditure.

Mortuary insurance claims paid		310,179 90
Funeral benefits		120 00
Sick benefits		2,193 33
For investments (not extended), $196,913.95.		
Total expenditure	$	332,248 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.	$	$ c.
16-24	152	109,536 85	113 71	.....	.....
25-29	183	141,859 92	149 19	1	428 61
30-34	362	284,216 03	313 79	1	822 94
35-39	450	366,092 08	448 43	3	2,148 67
40-44	617	492,529 23	702 20	6	4,629 85
45-49	837	698,565 78	1,163 63	6	5,531 65
50-54	1,020	950,629 27	1,910 96	14	14,647 51
55-59	1,348	1,378,148 29	3,452 78	29	29,630 03
60-64	1,567	1,719,528 74	5,482 32	50	56,315 65
65-69	1,562	1,731,248 21	7,225 73	66	74,517 74
70-74	851	898,726 70	5,135 86	64	69,802 88
75-79	298	300,584 16	2,463 10	41	44,875 47
80-84	88	82,120 82	906 16	12	11,659 41
85 and over	19	14,488 50	236 87	5	3,697 64
Totals.....	9,354	9,168,274 58	29,704 73	298	318,708 05

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, OTTAWA, ONT.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1923, were as follows:

C. J. Foy, Provincial President ..... Perth.
P. W. Falvey, Vice-President ..... Toronto.
Wm. Ryder, Provincial Secretary ..... Ottawa.
J. P. Travers, Provincial Treasurer ..... Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 544.
Number of members of the Society who died during the year 1923, 15.
The total amount of funeral benefits paid during 1923, $4,300.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1923: Subordinate bodies, 45.
Total amount of sick benefits paid during 1923: Subordinate bodies, $1,345.00.
Number of weeks' sickness experienced in 1923: Subordinate lodges, 269.
Amount paid for medical attendance during 1923: Subordinate lodges, $317.75.

V. Assets.

	Grand Body	Subordinate Bodies
Cash on hand	$ 443 20	$ .....
Cash value of mortgages	19,200 00	.....
Cash value of bonds	5,000 00	.....
Cash in Capital Trust Corp	677 79	.....
All other	.....	5,189 09
Total	$ 25,320 99	$ 5,189 09

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1923, payable 1st of January, April, July and October.

The books and accounts were duly audited February 8th, 1924.

Names of Auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, $20,000.00.

Amount of bond of Grand Secretary, $500.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $33,554.05.

Cash received during 1923 from:	Grand Body	Subordinate Bodies
Mortuary assessments	$ 2,098 00	$ 1,959 15
Application fees	.....	34 00
Expense dues	1,069 04	3,651 58
Supplies sold	30 30	.....
Interest	1,083 22	43 84
Premiums	21 10	.....
All other	.....	861 32
Sale of bonds (not extended), $7,804.01.		
Total	$ 4,301 66	$ 6,549 89

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	Grand Body	Subordinate Bodies
Per capita tax or levies	$ 373 00	$ 666 56
Commission and organization (actuarial fees)	44 00	.....
Registration fees	25 00	.....
Expenses of conventions	565 06	196 85
Supplies bought	73 41	151 83
Travelling expenses (Board meetings)	242 80	.....
Rent, light, heat and taxes	.....	685 20
Salaries, officers' and auditors' fees	390 00	523 55
Medical examiner's salary	100 00	.....
Printing, stationery and advertising	40 50	.....
Postage, telegrams and express	74 74	62 04
Premium for guarantee	85 00	21 10
All other	.....	.....
Total expenses of management	$ 2,013 51	$ 2,307 13

(b) Miscellaneous Expenditure.

Insurance assessments	.....	2,098 00
Funeral benefits	4,300 00	.....
Sick benefits	.....	1,345 00
Gratuities	.....	325 18
Medical attendance	.....	317 75
Other expenditure	431 50	561 46
Cash paid for investments (not extended), $5,000.00.		
Total expenditure	$ 6,745 01	$ 6,954 52

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923:

Attained ages	Number of members	Amount of insurance	Amount of yearly payments	Number of deaths during year 1923	Death losses incurred during year 1923
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	35	7,000 00	140 00	.....	.....
25-29	28	5,600.00	112 00	.....	.....
30-34	37	7,400 00	148 00	.....	.....
35-39	44	8,800 00	176 00	1	300 00
40-44	88	17,600 00	352 00	2	500 00
45-49	94	18,800 00	376 00	.....	.....
50-54	76	15,200 00	304 00	2	600 00
55-59	74	14,800 00	296 00	4	1,200 00
60-64	46	9,200 00	184 00	5	1,400 00
65-69	22	4,400 00	88 00	1	300 00
70-74	.....	.....	.....	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals.....	544	108,800 00	2,176.00	15	4,300 00

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 7 HUGHSON STREET S., HAMILTON, ONT.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1923, were as follows:

Wm. Benson, Grand Councilor.....Toronto.
J. L. Archer, Grand Vice-Councilor.....Toronto.
J. L. Davidson, Past Grand Councilor.....Toronto.
Wm. F. Montague, Grand Recorder and Treasurer.....Hamilton.
Alex. W. Richardson, M.D., Grand Representative.....Kingston.
J. J. Dutton, Grand Representative.....Vancouver, B.C.
Albert Chevalier, Grand Representative.....Montreal.
Sheriff A. Morris, Grand Representative.....Hamilton.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1923, $21,808,506.57.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1922			25,473	22,851,443 57
Add contracts taken 1923, new and renewed			395	222,500 00
Add amount by which various certificates were increased during 1923				5,000 00
Gross number and amount of contracts on foot at any time during 1923			25,868	23,078,943 57
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1923	442	424,803 00		
Contracts lapsed in 1923	988	653,430 00		
Contracts surrendered in 1923	148	93,642 00		
Contracts cancelled (deceased)		2,250 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1923		96,312 00		
Total deductions	1,578	1,270,437 00	1,578	1,270,437 00
Net contracts on foot 31st December, 1923			24,290	21,808,506 57
Temporarily suspended			1,540	1,303,070 00
Number of certificate holders in good standing at 31st December, 1923			22,750	20,505,436 57

III. Funeral Benefits.

The Grand Lodge undertakes funeral benefits.
The total membership of this branch, 31st December, 1923, 6,171.
Number of members who died during 1923, 59.
The total amount of funeral benefits paid during 1923, $3,000.00.
The total amount of cash standing to credit of Sick and Funeral Benefit Fund, $175,939.98.

IV. Sick Benefits.

The Grand Council undertakes sick benefits.

Number of members who received sick benefits during 1923, 1,282.

The total amount of sick benefits paid in 1923, $31,869.95.

The number of weeks' sickness experienced in 1923, 7,447.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1923, was $175,939.98.

The number of females who received benefits in respect of sickness during 1923 was 362, and the average weeks of illness, 7.17.

The number of males who received benefits in respect of sickness during 1923, was 920, and the average weeks of illness, 5.27.

V. Assets.

Bonds, debentures and securities		$ 920,826 55
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		50,880 51
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		25,436 72
Bank of Hamilton, Hamilton, Ont., General Fund		17,044 21
Bank of Hamilton, Hamilton, Ont., Guarantee Fund		1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund		2,240 96
Bank of Hamilton, Hamilton, Ont., 20-year-pay Life Fund		1,795 40
Dues and assessments called, but not yet payable, estimated at		51,738 53
Interest due and accrued		51,628 10
Amount due under liens on certificate re errors in age		2,383 61
Outstanding accounts, less provision for bad debts		945 77
Per capita tax of last month of 1923		1,789 00
Supplies, etc., stock		4,809 48
Office furniture, etc., less amount written off for depreciation		1,353 94
Total assets of Life Insurance Fund (not extended)	$ 915,660 01	
Total assets of Sick and Funeral Fund	184,747 68	
Total assets of Guarantee Fund	1,194 90	
Total assets of General and other Funds	25,746 19	
Total assets of Child Insurance Fund	6,599 00	
Other assets (detailed in memo.)		75 00
Total assets		$ 1,133,947 78

VI. Liabilities.

Investment Reserve Fund	$ 56,000 00
Amount of claims supposed	67,547 76
All other liabilities	1,428 82
Total liabilities	$ 124,976 58

VII. Miscellaneous.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1923.

The Society's books were duly audited on February 12th, April 19th, July 23rd and October 29th, 1923.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistic, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1923 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1923, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1923, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, $7,000.00.

Number of members in Ontario at 31st December, 1923, 18,971.

Number of certificate holders in Ontario at 31st December, 1923, 18,971.

Amount of insurance in force in Ontario at 31st December, 1923, $17,538,936.37.

Number of members in Ontario who died during 1923, 395.

Amount of death benefits paid to Onatrio members during 1923, $389,023.74.

Amount of disability benefits paid to Ontario members during 1923, $93,466.40.

VIII. Cash Receipts.

Cash balance for 1922 (not extended), $61,927.19.
Cash received during 1923 from:

Assessments, Mortuary	$	377,174 92
Assessments, Sick and Funeral		36,067 17
Expense dues		31,172 80
Interest—General and Guarantee Funds		251 25
Supplies sold and certificate fees, etc		2,217 99
Interest—Mortuary, $52,369.79; S. & F., $10,008.81		62,378 60
Premium for guarantee of lodge officers		622 66
All others		18 00

Cash received from investments (not extended), $160,691.01.

Total receipts	$	509,903 39

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:

Fees to Canadian Fraternal Association and Registration fees	$	365 00
Commission and organization account		8,076 42
Costs re debentures		398 28
Expenses of annual or biennial meeting		12,622 90
Investigation of claims, etc		1,128 62
Interest		194 47
Supplies bought		2,461 11
Office furniture		456 10
Travelling expenses		460 57
Rent and heat, taxes, etc		2,308 92
Managing officers' salaries and officers' and auditors' fees		7,132 35
Medical examiner's salary and expenses		2,682 30
Clerk hire		9,090 09
Official Journal		3,751 40
Printing		1,270 53
Postage, telegrams and express		1,867 93
Premiums for guarantee of grand officers		17 50
Actuary's fees		2,000 00
All other		49 10
Total expenses of management	$	56,333 59

(b) Miscellaneous Expenditure.

Mortuary insurance claims other than endowments		428,503 86
Funeral benefits		3,000 00
Sick benefits		31,869 95
Total disability benefits		96,312 00
One death in 20-Pay Life Department		1,000 00
One death in Child Ins. Department		250 00

Cash paid for investments (not extended), $16,854.39.

Total expenditure	$	617,269 40

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	633	404,500 00	354 81	2	1,500 00
25-29	792	543,579 00	497 18	4	2,250 00
30-34	1,324	947,579 00	902 57	8	5,440 00
35-39	1,791	1,347,548 00	1,405 49	7	4,750 00
40-44	2,373	1,799,225 00	2,048 04	13	11,000 00
45-49	3,001	2,490,518 00	3,005 84	23	16,900 00
50-54	3,302	3,147,893 28	3,998 24	42	40,139 00
55-59	3,271	3,256,839 20	4,566 44	55	53,288 00
60-64	2,808	2,862,084 30	4,496 70	57	57,557 00
65-69	1,856	2,042,161 20	3,538 89	76	81,027 00
70-74	1,012	1,154,936 25	2,317 66	69	83,516 00
75-79	481	439,119 48	1,297 16	70	57,233 60
80-84	89	64,910 71	257 58	15	10,002 40
85 and over	17	4,543 15	60 57	1	200 00
Totals.....	22,750	20,505,436 57	28,747 17	442	424,803 00

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 84 MARKET STREET, BRANTFORD, ONTARIO.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1923, were as follows:

J. A. A. Brodeur, High Chief Ranger	Montreal, Que.
L. H. Davidson, High Vice-Chief Ranger	Winnipeg, Man.
Alf. P. van Someren, High Secretary	Brantford, Ont.
A. R. Galpin, High Treasurer	Brantford, Ont.
Dr. U. M. Stanley, Chairman, Medical Board	Brantford, Ont.
A. C. Wiley, Supt. of Organization	Brantford, Ont.
W. J. Beney, High Auditor	Brantford, Ont.
J. A. A. Brodeur	Montreal, Que.
L. H. Davidson	Winnipeg, Man.
W. G. Noble	Hamilton, Ont.
E. J. Freyseng — Executive Committee	Toronto, Ont.
W. A. Hollinrake	Brantford, Ont.
M. D. Carroll	Montreal, Que.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowment or for sick and funeral benefits, $71,707,500.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	74,730	74,585,500 00
Add contracts taken during 1923, new or increased	1,406	1,228,250 00
Add reinstatements	195	191,750 00
Gross number and amount of contracts on foot at any time during 1923	76,331	76,005,500 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1923	809	843,750 00
Contracts lapsed and cancelled in 1923	3,683	3,454,250 00
Amount by which various certificates were reduced during 1923		
Total deductions extended	4,492	4,298,000 00
	4,492	4,298,000 00
Net contracts in force 31st December, 1923	71,839	71,707,500 00

III. Funeral Benefits.

The funeral benefits are undertaken by the High Court and the Subordinate Courts, and the membership of this department was, at the 31st December, 1923, 46,942.

Number of members of the Sick and Funeral Branch who died during 1923, 455.

The total amount of funeral benefits paid in 1923, High Court, $23,477.79; Subordinate Courts, $2,935.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1923, was: High Court, $641,228.83; Subordinate Courts, $114,271.32.

IV. Sick Benefits.

The sick benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for sick benefits during 1923, 6,089.

Total amount of sick benefits paid in 1923: High Court, $162,301.92; Subordinate Courts, $14,782.27.

Number of weeks' sickness experienced in 1923, 36,197.

Amount paid for medical attendance during 1923 (subordinate), $6,930.73.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1923: See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)		$ 28,206 46
Cash value of bonds, debentures and other securities, as per list enclosed		7,545,880 73
Actual cash on hand as per audit statement, 31st December, 1923, $114,271.32. (Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)		
Cash on deposit to Society's credit, not drawn against in the following chartered banks:		
Standard Bank, Brantford (current account)		14,165 67
Royal Bank, Quebec		5,000 00
Union Bank, Winnipeg (current account)		1,916 67
Standard Bank, Winnipeg (current account)		7,407 66
Interest due and accrued: S. & F., $13,694.55; Mortuary, $137,458.81		151,153 36
Office furniture and fixtures		13,007 00
Total assets Life Insurance Fund (not extended)	$ 7,050,655 57	
Total assets of Sick and Funeral Fund (not extended)	654,923 38	
All other assets		4,492 35
Total assets		$ 7,771,229 90
Less difference between market value and book value of securities in default for interest or principal		106,953 67
		$ 7,664,276 23

VI. Liabilities.

Amount of claims admitted	$ 8,500 00
Amount of claims supposed or reported or unadjusted	150,699 73
Amount of sick and funeral benefit claims, standing unpaid or unadjusted	13,565 93
Amount of all other liabilities	56,853 94
Total liabilities	$ 229,619 60

VII. Miscellaneous.

Suits entered against Society during 1923.:

Annie Barnard vs. Hattie Hyatt and C.O.F. Supreme Court of Ontario, $1,000. Permitted to pay money into Court.

Betsy Gundy vs. C.O.F., County Court, Middlesex, $506.00. Action pending.

F. K. Wilson, vs. C.O.F., County Court, Brant. No judgment given.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1923, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1923, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1923 were as follows: F. H. Norris, Brantford, and E. W. Gowling, Ottawa.

No changes were made during 1923 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000; High Court Treasurer's bond, $75,000.00.

Number of certificate holders in Ontario at 31st December, 1923, 35,862.

Amount of insurance in force in Ontario at 31st December, 1923, $36,017,750.00.

Number of members in Ontario who died during 1923, 496.

Amount of death benefits paid to Ontario members during 1923, $516,458.58.

VIII. Cash Receipts.

Actual cash balance from 1922 (not extended), $7,448,426.70.

Cash received during 1923:	High Court	District High Courts	Subordinate Courts
Transferred from Insurance acct., as per allowance of Gov. readjustment Committee.	$ 30,000 00	$.....	$.....
Transferred from Insurance acct. as per resolution of H. C. meeting, 1921.....	32,507 58	.....	103,596 96
Assessments (Mortuary).....	647,988 31	.....	.....
Assessments (S. & F.).....	175,468 95	.....	.....
Fees.....	2,487 75	526 00	3,151 69
Capitation tax.....	87,017 64	10,009 35	.....
Supplies sold.....	1,451 86	463 47	.....
Premiums for guarantee bonds.....	1,344 75	205 25	.....
Interest (Mortuary).....	390,112 57	17 05	.....
Interest (S. & F.).....	28,993 80	.....	.....
Other sources.....	2,962 28	5,633 40	57,108 63
Cash received from investments (not extended), $216,004.85.			
Totals.....	$1,400,335 49	$16,854 52	$163,857 28

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	High Court	District High Courts	Subordinate Courts
Transferred to Gen. Fund as per allowance of Gov. readjustment Committee.....	$ 30,000 00	.....	$.....
Organization expenses.....	44,413 65	5,997 20	.....
Law costs.....	4,326 32	.....	.....
Registration fees.....	405 00	.....	.....
Investigation expenses.....	4,474 86	.....	.....
Executive Committee.....	1,721 28	78 00	.....
Supplies.....	1,857 87	255 61	.....
Medical Board.....	315 75	.....	.....
District High Court Grant.....	.....	250 00	.....
Representative to High Court.....	.....	300 00	.....
Remitted to High Court on account.....	.....	2,955 25	.....
Annual meeting.....	3,271 83	2,170 30	.....
Light, heat and taxes.....	1,445 27	.....	.....
Managing officers' salaries and officers' and auditors' fees.....	13,866 58	3,060 00	.....
Travelling expenses.....	.....	89 85	.....
Clerk hire.....	15,087 51	960 00	.....
Official journal.....	10,889 97	.....	.....
Printing, stationery and advertising.....	6,398 02	749 79	.....
Postage, telegrams, etc.....	5,403 05	.....	.....
Guarantee of bonds.....	876 07	.....	.....
Office expenses.....	48 46	1,109 13	.....
Transferred to General Fund as per resolution of H. C. meeting, 1921.....	32,507 58	.....	.....
Mortality expense account.....	6,836 26	.....	.....
Expense delegate to District High Court...	250 00	.....	.....
H.C.R. office expense.....	660 00	.....	.....
High Court grants.....	4,390 00	.....	.....
Expense good of Order.....	632 83	.....	.....
Water rates.....	12 50	.....	.....
Interest and exchange.....	2,249 59	.....	.....
Sanitarium grants.....	1,136 70	.....	.....
Other management expenses in memo.....	2,309 12	52 25	.....
Total expenses of management.....	$195,786 07	$18,027 38	.....
(b) Miscellaneous Expenditure.			
Mortuary insurance claims.....	888,277 45	.....	$.....
Funeral benefits.....	23,477 79	.....	2,935 00
Sick benefits.....	162,301 92	.....	14,782 27
Medical attendance.....	.....	.....	6,930 73
Expenditure other than foregoing.....	143 49	.....	152,776 00
Cash paid for investments (not extended), $300,000.00.			
Total expenditure.....	$1,269,986 72	$18,027 38	$167,424 00

NEW CLASS.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	2,579	2,399,250 00	2,116 58	4	4,000 00
25-29	1,481	1,411,250 00	1,470 24	3	3,000 00
30-34	1,094	1,037,500 00	1,247 08	3	2,250 00
35-39	893	810,500 00	1,167 15	1	1,000 00
40-44	584	526,500 00	891 80	4	3,000 00
45-49	289	258,250 00	521 08	3	2,000 00
50-54	3	4,000 00	11 40	.....	.....
55-59	1	1,000 00	3 00	.....	.....
60-64	2	1,250 00	5 13	.....	.....
65-69	.....	.....	.....	.....	.....
70-74	.....	.....	.....	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals.....	6,926	6,449,500 00	7,433 46	18	15,250 00

OLD CLASS.

Schedule by ages of membership, amount of insurance ,etc., at 31st December, 1923.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	433	412,500 00	249 55	.....	.....
25-29	2,195	2,110,000 00	1,274 50	7	7,000 00
30-34	5,810	5,558,000 00	3,388 95	24	23,500 00
35-39	8,681	8,361,000 00	5,260 75	45	42,500 00
40-44	9,998	9,717,000 00	6,281 74	53	53,000 00
45-49	10,405	10,279,500 00	7,001 05	78	76,000 00
50-54	9,488	9,638,500 00	7,059 85	79	81,000 00
55-59	7,767	8,128,500 00	6,257 08	139	151,500 00
60-64	5,533	6,041,000 00	4,913 09	132	140,500 00
65-69	2,890	3,200,500 00	2,748 38	107	120,500 00
70-74	1,160	1,240,500 00	1,083 95	73	82,000 00
75-79	424	440,000 00	401 00	46	48,000 00
80-84	97	99,000 00	94 80	14	14,000 00
85 and over	32	32,000 00	32 00	8	8,000 00
Totals.....	64,913	65,258,000 00	46,046 69	805	847,500 00

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, QUEEN STREET EAST, TORONTO.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885

The Executive Officers of the Society at the 31st December, 1923, were as follows:

F. J. Sabine, Supreme Leader.....Toronto.
C. H. Denton, Supreme Vice-Leader.....Tillsonburg.
J. M. Foster, B.A., Supreme Secretary.....Toronto.
W. B. Graham, Supreme Treasurer.....Toronto.
N. Sommerville, B.A., K.C., Supreme Solicitor.....Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner.....Guelph.
V. A. Sinclair, Supreme Past Leader.....Tillsonburg.

I. Currency of Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof	$1,954,147 00
(b) Contracts for insurance other than endowments	3,774,787 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	3,476	2,030,657 00
Add Contracts taken during 1923, new or renewed	28	12,000 00
Gross number and amount on foot at any time during 1923	3,504	2,042,657 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1923 by death	79	55,300 00		
Contracts reduced in 1923	.....	2,830 00		
Contracts lapsed during 1923, total disability	71	30,380 00		
Amount by which various certificates still on foot were reduced	.....	.....		
Total deductions extended	150	88,510 00	150	88,510 00
Net contracts on foot 31st December, 1923			3,354	1,954,147 00

(b) Contracts for Insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	5,052	3,890,103 00
Add contracts taken during 1923, new or renewed	53	32,500 00
Add amount by which various certificates were increased during 1923		
Gross number and amount of contracts on foot at any time during 1923	5,105	3,922,603 00
Deductions:		
Contracts matured in 1923 by death	114	86,594 00
Contracts lapsed in 1923	98	61,222 00
Amount by which various certificates on foot were reduced		
Total deductions extended	212	147,816 00
Net insurance contracts	4,893	3,774,787 00
Number of certificate holders in good standing on 31st December, 1923	4,873	5,707,234 00
Number of certificates temporarily suspended	20	21,700 00
Grand total of certificate holders 31st December, 1923	4,893	5,728,934 00

III. Funeral Benefits.

The Order has no funeral benefit department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 214.
Sick benefits are undertaken by the Supreme body only.
Number of members who received sick benefits during 1923, 51.
Amount of benefits paid to sick members, $1,328.00.
Number of weeks' sickness experienced in 1923, 332.
Total amount of cash to credit of fund, 31st December, 1923, $7,943.80.

V. Assets.

Cash value of bonds and debentures		$ 1,195,308 41
Cash on deposit to Society's credit, Dominion Bank, Toronto, Ont		9,987 13
Dues and assessments called, but not yet payable		16,659 99
Interest due and accrued		24,393 98
Amount of liens on certificates in force		117,928 80
All other assets		3,368 34
Total assets Life Insurance Fund (not extended)	$ 1,258,181 61	
Total assets Endowment Fund (not extended)	97,654 61	
Total assets Sick and Funeral Fund (not extended)	8,180 10	
Total assets General and other funds (not extended)	3,630 33	
Total assets		$ 1,367,646 65

VI. Liabilities.

Amount of claims supposed	$ 1,500 00
Amount of admitted claims	12,800 00
Other liabilities	2,249 67
Total liabilities	$ 16,549 67

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1923.—None.
Assessments are made monthly.
Twelve assessments were made during 1923, each being payable the first day of each month.
The Society's accounts were audited quarterly during 1923.
The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.
Names and addresses of the auditors for 1923 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.
No changes were made in the constitution during 1923.
Amount of bonds of Supreme Secretary, $10,000.00.
Amount of bond of Supreme Treasurer, $3,000.00.
Number of members in Ontario 31st December, 1923, 4,496.
Amount of insurance in force in Ontario, $5,305,234.00.
Number of members in Ontario who died during 1923, 109.
Amount of death benefits paid Ontario members during 1923, $136,854.11.
Amount of disability benefits paid to Ontario members during 1923, $1,530.00.
Amount of endowment benefits paid, $2,325.24.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $21,402.23.
Cash received during 1923 from:

Mortuary assessments	$	189,983 15
Assessments, Sick and Funeral		1,351 79
Expense dues		13,265 86
Supplies sold		125 16
Interest and dividends		62,350 33
Application fees		89 50
All other sources		3,644 44
Repayment of loan or investments (not extended), $10,363.12.		
Total receipts	$	270,810 23

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:

Commission and organization expenses	$	4,433 63
Registration fees		150 00
Supplies bought		122 91
Investigation of claims		135 50
Expenses of annual or biennial meeting		1,189 63
Rent, light and taxes		1,350 98
Salaries, officers, auditors		5,295 82
Clerk hire		3,063 00
Medical examiner, salary and expenses		115 25
Official Journal		1,209 96
Printing, stationery and advertising		835 71
Postage, telegrams and express		564 69
Premiums for guarantee of lodge officers		44 00
Other management expenses (detailed in memo.)		248 18
Total expenses of management	$	18,759 26

(b) Miscellaneous Expenditure.

Refund		18 30
Endowment benefits		2,351 67
Life insurance claims other than endowments		142,400 11
Sick benefits		1,328 00
Total disability benefits		1,530 00
For investments (not extended), $126,201.31.		
Grand Totals	$	166,387 34

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	66	60,500 00	64 52	.....	.....
25-29	103	105,000 00	115 74	.....	.....
30-34	171	162,500 00	186 62	3	3,000 00
35-39	296	309,500 00	379 78	2	3,000 00
40-44	408	428,200 00	604 86	2	1,000 00
45-49	515	547,790 00	919 74	1	500 00
50-54	666	755,700 00	1,523 14	4	5,000 00
55-59	821	972,520 00	2,421 51	14	14,500 00
60-64	726	914,934 00	2,836 87	22	32,000 00
65-69	587	765,903 00	3,036 37	19	28,000 00
70-74	339	459,701 00	2,378 72	22	27,774 00
75-79	150	196,590 00	1,342 03	19	27,000 00
80-84	39	44,996 00	425 97	4	5,765 00
85 and over	6	5,100 00	66 25	2	2,100 00
Totals.....	4,893	5,728,934 00	16,302 12	114	149,639 00

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 395 COLLEGE STREET, TORONTO.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The executive officers of the Society at the 31st December, 1923, were as follows:

Wm. Crellin, Grand Master.....Ingersoll.
Frank Neal, Deputy Grand Master.....Brantford.
F. S. De Long, Past Grand Master.....Hamilton.
Cal. Davis, Grand Representative.....Hamilton.
G. E. Corney, Grand Representative.....Toronto.
Robert Fleming, Grand Secretary.....Toronto.
W. H. Shaw, Grand Treasurer.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1923, $2,069,038.17.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Net contracts in force 31st December, 1922			2,589	2,061,154 67
Add contracts taken in 1923, new or renewed			214	134,500 00
Add amount by which various certificates were increased during 1923				750 00
Gross number and amount of contracts on foot at any time during 1923			2,803	2,196,40 67
Deductions:		$ c.		
Contracts matured in 1923	54	42,479 50		
Contracts lapsed, surrendered or cancelled in 1923	119	83,300 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1923.		1,587 00		
Total deductions extended	173	127,366 50	173	127,366 50
Net contracts on foot 31st December, 1923			2,630	2,069,038 17

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.
Fifty-four members died during 1923, and the amount of funeral benefits paid was $2,160.00.
Twenty-one members' wives died and $420.00 funeral benefits were paid.
Total cash standing to credit of funeral fund at 31st December, 1923, $215.25.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.
Number of members who received sick benefits in 1923: Grand Body, 7; Subordinates, 219.
The total amount of benefits paid in 1923: Grand Body, $187.27; Subordinates, $4,838.35.
Number of weeks' sickness experienced in 1923: Grand Body, 50 5/7; Subordinates, 1,269.
The total amount paid for medical attendance (Subordinate), was $1,548.78.
Total cash standing to credit of sick fund: Grand Body, $3,191.57.

V. Assets.		Grand Body	Subordinate Bodies
Cash value of real estate		$ 22,000 00	$ 4,600 00
Cash value of bonds, debentures and securities		259,737 15	6,448 57
Cash on hand		219 60	.....
Cash on deposit to Society's credit, not drawn against as follows:			
In Royal Bank, Toronto		9,955 52	11,385 85
In Royal Bank, Toronto, Savings		909 50	.....
Dues and assessments due and unpaid		4,985 42	.....
Interest due and accrued		5,864 42	18 75
Total assets of Life Insurance Fund (not extended)	$287,812 83		
Total assets of Sick Fund (not extended)	3,406 82		
Total assets of Guarantee Fund (not extended)	500 00		
Total assets, General and other funds (not extended)	367 98		
Real estate reserves (not extended)	909 50		
Total assets of Child Insurance Fund (not extended)	69 07		
All other assets		1,268 31	9,014 24
Total assets		$ 304,939 92	31,467 41

VI. Liabilities.

Amount of claims admitted	$ 3,300 00	
All other	3 28	$ 929 46
Total liabilities	$ 3,303 28	$ 929 46

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1923.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The name and post office address of the auditors for 1923 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Beaverton.

No changes were, during 1923, made in the constitution and rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $10,000.00.
Amount of bond of Grand Treasurer, $2,000.00.
Number of members in Ontario, 2,381.
Number of certificate holders in Ontario at 31st December, 1923, 2,381.
Amount of insurance in force in Ontario at 31st December, 1923, $1,820,788.17.
Number of members in Ontario who died during 1923, 51.
Amount of death benefits paid to Ontario members during 1923, $39,979.50.
Amount of disability benefits paid to Ontario members during 1923, $200.00.

VIII. Cash Receipts.

Cash balance from 1923 (not extended), Grand Body, $18,339.09.

Cash received during 1923 from:	Grand Body	Subordinate Bodies
Application fees (honorary)	$	$ 8 89
Mortuary assessments	31,709 85	.....
Initiation fees	313 50	726 32
Assessments, Sick and Funeral	2,240 07	19,418 82
Rent	2,190 00	260 50
Degrees and cards	.....	112 89
Child insurance	23 25	.....
Expense dues	7,869 50	.....
Supplies sold	169 74	.....
Interests receipts	20,954 57	557 40
Premiums for guarantee	214 50	.....
All other sources	3,343 76	1,107 14
From investments (not extended), $114,932.70.		
Total receipts	$ 69,028 74	$ 22,191 96

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	Grand Body	Subordinate Bodies
Per capita tax or levies	$.....	$10,813 35
Commission and organization	2,950 75	.....
Law costs	55 63	15 20
Registration fees	100 00	313 50
Actuary	100 00	.....
Supplies bought	94 10	169 74
Travelling expenses	76 75	235 10
Rent, light, heat and taxes	1,989 50	1,224 15
Salaries, officers' and auditors' fees	3,475 00	1,504 37
Clerk hire	1,650 00	260 90
Medical examiner's salary	200 00	.....
Official journal of proceedings	816 57	.....
Printing, stationery and advertising	24 65	475 41
Postage, telegrams and express	220 52	487 10
Premium for guarantee	33 00	214 50
Interest	1,050 00	74 50
Total expenses of management	$12,836 47	$15,787 82

(b) Miscellaneous Expenditure.

Mortuary insurance claims	42,479 50	.....
Funeral benefits	2,580 00	.....
Sick benefits	187 27	4,838 35
Disability benefits	200 00	.....
Gratuities	.....	450 00
Medical attendance	.....	1,548 78
Other expenditure	949 07	.....
Cash paid for investments (not extended), $131,983.60.		
Total expenditure	$ 59,232 31	$22,624 95

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	184	127,750 00	133 19	.....	.....
25-29	133	99,000 00	120 53	.....	.....
30-34	150	103,750 00	133 96	2	1,250 00
35-39	224	161,750 00	183 73	.....	.....
40-44	292	218,000 00	247 54	2	1,000 00
45-49	336	265,350 00	306 63	4	2,500 00
50-54	322	260,300 00	314 47	4	3,250 00
55-59	319	278,615 00	337 44	4	3,500 00
60-64	280	239,650 00	291 59	11	9,175 24
65-69	180	152,500 00	250 16	7	6,961 03
70-74	132	106,724 25	219 41	12	8,360 03
75-79	68	50,348 92	109 26	8	6,483 20
80-84	8	4,800 00	10 63	.....	.....
85 and over	2	500 00	65	.....	.....
Totals	2,630	2,069,038 17	2,659 19	54	42,479 50

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, GOVERNMENT BUILDINGS, OTTAWA.

Organized January, 1872; incorporated 11th July, 1893.

The executive officers of the Society at the 31st December, 1923, were as follows:

A. G. Kingston, President ..... Ottawa.
A. W. Grant, Treasurer ..... Ottawa.
W. J. Lynch, Secretary ..... Ottawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowments or for sick and funeral benefits in force 31st December, 1923, $366,850.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	884	321,200 00
Add contracts taken during 1923, new and renewed	102	48,250 00
Add amount by which various certificates were increased during 1923		5,000 00
Gross number and amount of contracts on foot at any time during 1923	986	374,450 00

Deductions:	Number.	Amount. $ c.		
Contracts matured in 1923	7	2,150 00		
Contracts lapsed in 1923	8	2,500 00		
Contracts surrendered in 1923	6	1,950 00		
Contracts cancelled in 1923	2	1,000 00		
Total deductions extended	23	7,600 00	23	7,600 00
Net contracts on foot at 31st December, 1923			963	366,850 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds, etc	$ 38,001 28
Cash in Bank of Montreal, Ottawa	337 33
Dues and assessments unpaid	15 54
Interest due and accrued	541 03
Total assets	$ 38,895 18

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1923, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on January 21st, 1924.

Names and post office addresses of the auditors for 1923 were as follows: J. B. St. Laurent, H. P. Howell and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the constitution and rules of the Society in relation to benefits.

Amount of bond of treasurer, $1,000.00.

Number of members in Ontario, 943.

Number of members who died, 7.

Amount paid in respect of deceased members, $2,150.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $2,014.21.

Cash received during 1923 from:

Application fees	$	60 00
Assessments, mortuary		7,123 27
Interest receipts		1,867 14
Total receipts	$	9,050 41

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:

Registration fee	$	25 00
Salaries, officers' and auditors' fees		295 00
Printing, etc.		151 52
Total expenses of management	$	471 52

(b) Miscellaneous Expenditure.

Mortuary insurance claims		2,150 00
All other		170 39
Investments (not extended), $7,916.57.		
Total expenditure	$	2,791 91

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	30	13,500 00			
25-29	137	57,100 00		2	750 00
30-34	185	79,500 00			
35-39	168	68,050 00			
40-44	138	52,800 00		1	500 00
45-49	134	49,050 00			
50-54	72	24,650 00			
55-59	42	10,100 00		2	500 00
60-64	21	4,550 00			
65-69	8	1,900 00			
70-74	17	3,450 00		1	200 00
75-79	8	1,600 00		1	200 00
80-84	2	400 00			
85 and over	1	200 00			
Totals	963	366,850 00		7	2,150 00

THE FEDERATED ASSOCIATION OF LETTER CARRIERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 420 GLADSTONE AVENUE, TORONTO, ONT.

Organized 15th September, 1891; incorporated 21st June, 1893.

The executive officers of the Society at the 31st December, 1923, were as follows:

E. V. Browning, President ..... Toronto.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

Contracts in force 31st December, 1922		739
Add contracts taken during 1923, new or renewed		27
Gross number on foot at any time during 1923		766
Deductions:		
Contracts matured in 1923	9	
Contracts lapsed in 1923	31	
Total deductions		40
Net contracts on foot 31st December, 1923		726
Number of certificates temporarily suspended		4

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash on hand	$ 96 17
Cash on deposit in Canadian Bank of Commerce, Toronto	23,155 06
Quebec deposit	2,000 00
Total assets	$25,251 23

VI. Liabilities.—None.

VII. Miscellaneous.

For purposes of life insurance certificates, rates are payable monthly.

No actions or proceedings were instituted or prosecuted by or against the Society during 1923 in Ontario.

The amount payable on each death varies, being $1,000.00, $500.00, or $250.00.

The Society's accounts were duly audited February 3rd, 1924.

The books of record or account kept for the purpose of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1923: A. E. Hull, J. Adams and A. J. Jennings, Toronto.

Number of members in Ontario, 283.

Number of members in Ontario who died during 1923, 5.

Amount paid as death claims to Ontario members, $5,000.00.

Amount of insurance in force in Ontario, $268,000.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $21,077.31.

Cash received during 1923 from:

Mortuary assessments	$12,401 39
Expense dues	429 50
Interest	651 61
Supplies sold	10 50
Total receipts	$13,493 00

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1923 for:

Registration fees	$ 75 00
Supplies bought	42 74
Salaries	180 50
Postage, telegrams and express	20 84
Total expenses of management	$ 319 08

(b) Miscellaneous Expenditure.

Life insurance other than endowments	9,000 00
Total expenditure	$ 9,319 08

Schedule of age of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	11	11,000 00	132 01	.....	.....
25-29	36	34,000 00	496 80	.....	.....
30-34	76	72,000 00	1,211 16	.....	.....
35-39	144	138,500 00	2,524 24	1	1,000 00
40-44	155	149,750 00	2,731 44	2	2,000 00
45-49	70	68,000 00	1,250 32	1	1,000 00
50-54	34	34,000 00	620 16	.....	.....
55-59	73	72,500 00	1,322 40	.....	.....
60-64	54	52,750 00	962 16	2	2,000 00
65-69	36	35,000 00	638 40	1	1,000 00
70-74	21	19,500 00	355 68	1	1,000 00
75-79	11	10,250 00	186 90	.....	.....
80-84	5	4,750 00	86 64	1	1,000 00
85 and over	.....	.....	.....	.....	.....
Totals.....	726	702,000 00	12,518 31	9	9,000 00

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, TORONTO.

Organized November, 1870, incorporated in Ontario, 11th December, 1909.

The executive officers of the Society at the 31st December, 1923, were as follows:

J. C. Beckett, Grand Master..... Brantford.
H. J. Bentley, Grand Chancellor.....Toronto.
A. S. Walker, Grand Almoner.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.
Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1923, $69,250.00.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1922			168	70,000 00
Add contracts taken during 1923, new or renewed			10	3,750 00
Gross number and amount of contracts on foot at any time during 1923			178	73,750 00
Deductions:		$ c.		
Contracts matured	4	2,000 00		
Contracts lapsed in 1923	7	2,500 00		
Total deductions extended	11	4,500 00	11	4,500 00
Net contracts on foot at 31st December, 1923			167	69,250 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1923, was 275.
Number of members who died during 1923, 6.
Total amount of funeral benefits paid during 1923, $600.00.
One member's wife died during 1923, and $30.00 funeral benefits were paid.
Total cash standing to credit of funeral fund, $2,192.63.

IV. Sick Benefits.

Sick benefits are undertaken by subordinate commanderies.
Number of members who received sick benefits during 1923, 38.
Amount of sick benefits paid in 1923, $887.00.
Number of weeks' sickness experienced in 1923, 223.
Amount paid for medical attendance during 1923, $484.24.
Total standing to credit of Sick Benefit Fund, $1,324.98.

V. Assets.

	Grand Body..	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc	$12,476 94	$ 150 00	.....
Cash on deposit to Society's credit, not drawn against, in various banks	1,021 74	1,248 79	1,028 56
Interest due and accrued	113 00	.....	11 52
Total assets of Life Insurance Fund (not extended), $11,145.50.			
Total assets of Sick and Funeral Fund (not extended), $2,192.63.			
Total assets of General and other funds (not extended), $160.55.			
All other assets	1,600 00	925 45	188 95
Total assets	$15,211 68	$2,324 24	$1,229 03

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1923, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1923.

The accounts of the Society were audited January 21st, 1924.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1923 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1923.

Amount of bond of Secretary, $750.00.

Amount of bond of Treasurer, $750.00.

Number of members in Ontario at 31st December, 1923, 323.

Number of certificate holders in Ontario at 31st December, 1923, 167.

Amount of insurance in force in Ontario at 31st December, 1923, $69,250.00.

Number of members in Ontario who died during 1923, 6.

Amount of death benefits paid to Ontario members during 1923, $600.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1922 (not extended), $13,740.77.			
Cash received during 1923 from:			
Application fees	$ 25 50	$ 7 00	$ .....
Initiation fees	.....	108 30	55 00
Assessments, sick and funeral	498 30	.....	.....
Assessments, mortuary	1,209 49	.....	.....
Expense dues	383 60	2,726 54	467 70
Donations	.....	.....	24 46
Rent	.....	195 72	.....
Supplies sold	21 97	.....	.....
Extension Fund	189 40	.....	.....
Interest receipts	658 85	17 04	9 50
Total receipts	$2,987 11	$3,054 60	556 66

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1923 for:			
Commission and organization expenses	$ 8 00	.....	$ .....
Per capita tax or levies	.....	579 75	58 66
Travelling expenses	66 05	.....	.....
Investigation of claims	25 00	.....	.....
Registration fees	25 00	5 00	30 00
Expenses of banquet	14 00	30 66	.....
Rent	30 00	304 00	176 50
Supplies bought	112 70	135 93	26 25
Salaries, officers' and auditors' fees	185 00	205 30	137 42
Storage	18 00	.....	.....
Deposit box and flowers	12 50	38 30	18 35
Medical examiners' salary	8 00	.....	.....
Fire insurance	3 50	10 77	4 34
Printing, stationery, advertising, etc	17 15	30 49	6 48
Postage, telegrams, etc	21 85	101 01	6 93
Premiums for guarantee of lodge officers	13 35	2 50	.....
Other expenses	69 10	.....	.....
Total expenses of management	$629 20	$1,443 71	$464 93

(b) Miscellaneous Expenditure.

Mortuary insurance claims	2,000 00	.....	.....
Funeral benefits	600 00	30 00	.....
Sick benefits	.....	824 00	63 00
Medical attendance	.....	351 80	132 44
Gratuities to distressed members	.....	120 18	20 00
Paid for investments (not extended), $1,983.12.			
Total expenditure	$3,229 20	$2,769 69	$680 37

Schedule by ages of membership, amount of insurance, etc., 31st December, 1923.

Attained ages	Number of Members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	4	1,500 00	1 32	.....	.....
25-29	7	3,250 00	3 28	.....	.....
30-34	12	5,000 00	5 01	.....	.....
35-39	39	15,750 00	18 44	.....	.....
40-44	32	13,000 00	16 56	.....	.....
45-49	25	10,500 00	15 50	1	500 00
50-54	23	8,750 00	14 63	.....	.....
55-59	11	5,000 00	10 01	1	500 00
60-64	9	4,000 00	9 16	1	500 00
65-69	1	500 00	1 02	1	500 00
70-74	1	500 00	1 02	.....	.....
75-79	2	1,000 00	2 38	.....	.....
80-84	1	500 00	2 35	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals	167	69,250 00	100 68	4	2,000 00

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, ST. CATHARINES, ONT.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The executive officers of the Society at the 31st December, 1923, were as follows:

Geo. Burch, President.....St. Catharines.
H. C. Mawdesley, Vice-President.....Thorold.
H. J. Johnston, Secretary-Treasurer.....St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1922			261	26,100 00
Add contracts taken during 1923, new or renewed			10	1,000 00
Gross number and amount of contracts on foot at any time during 1923			271	27,100 00
Deductions:		$ c.		
Contracts matured in 1923	5	500 00		
Contracts lapsed in 1923				
Total deductions extended	5	500 00	5	500 00
Net contracts on foot at 31st December, 1923			266	26,600 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$109 35

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.
One assessment was made during 1923.
The accounts of the Society were audited February, 1923, and February, 1924.
Books of record or account kept for purposes of insurance certificates are: Cash Book, Register of Members, and Minute Book.
Name and post office address of auditor for 1923: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $201.75.

Cash received during 1923 from:	
Assessments, Mortuary	$480 00
Interest and dividends	7 30
Total receipts	$487 30

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	
Commission and organization expenses	$ 13 70
Registration fee	10 00
Printing, stationery and advertising	3 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	3 00
Total expenses of management	$ 79 70

(b) Miscellaneous Expenditure.

Mortuary insurance claims	500 00
Total expenditure	$579 70

THE ODD FELLOWS RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, KING STREET, KINGSTON, ONT.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The executive officers of the Society at the 31st December, 1923, were as follows:

Dr. J. C. Connell, President ..... Kingston.
J. Powley, Vice-President ..... Kingston.
Fred. S. Evanson, Secretary-Treasurer ..... Kingston.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1922			21,232	25,861,250 00
Add contracts taken during 1923, new or renewed			771	971,000 00
Add amount by which various certificates were increased during 1923				9,000 00
Gross number and amount of contracts on foot at any time during 1923			22,003	26,841,250 00
Deductions:		$ c.		
Contracts matured in 1923	275	362,500 00		
Contracts lapsed in 1923	690	845,000 00		
Contracts cancelled in 1923				
Contracts surrendered in 1923	2	1,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1923		8,000 00		
Total deductions extended	967	1,216,500 00	967	1,216,500 00
Net contracts on foot at 31st December, 1923			21,036	25,624,750 00

III. and IV. Sick and Funeral Benefits.—None.

V. Assets.

Book value of bonds, debentures, etc.	$2,820,287 96
Cash on hand	218 42
Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:	
Standard Bank, Kingston, Ont.	49,731 74
Bank of Montreal, Kingston	5,126 16
Royal Bank, Quebec	5,000 00
Dues and assessments due and unpaid on certificates in force	26,919 24
All other	6,326 03
Total assets	$2,913,609 55

VI. Liabilities.

Amount of claims admitted by Society	$	27,558 33
Total liabilities	$	27,558 33

VII. Miscellaneous.

Actions instituted against the Society in 1923.—None.

Twelve assessments were made during 1923, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1923: John Nicolle and J. G. Ettinger, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1923.

No changes were made, during 1923, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.00.

Number of members in Ontario at 31st December, 1923, 12,005.

Number of certificate holders in Ontario at 31st December, 1923, 12,005.

Number of members in Ontario who died during 1923, 173.

Amount of insurance in force in Ontario at 31st December, 1923, $14,348,750.00.

Amount of death benefits paid to Ontario members during 1923, $229,882.54.

Amount of disability benefits paid to Ontario members in 1923, $1,500.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $66,648.79.

Cash received during 1923 from:

Assessments, Mortuary	$	502,147 53
Expense dues		49,247 61
Interest and exchange		145,824 03
All other sources		663 50

Repayment of investments (not extended), $83,723.91.

Total cash receipts	$	697,882 67

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:

Commission and organization expenses	$	13,165 60
Actuarial expenses		264 30
Registration fees		455 00
Annual meeting		2,591 33
Travelling expenses		5,363 38
Supplies		273 85
Rent, light, heat and taxes		2,802 76
Salaries, officers' and auditors' fees		18,289 22
Medical examiners' salary and expenses		1,075 00
Printing, stationery and advertising		1,987 01
Postage, telegrams, telephone and express		1,541 05
Directors		561 74
Premiums for guarantee of lodge officers		236 00
Commissions on collections of assessments		29,626 07
Canadian Fraternal Association		55 00
War tax stamps		667 42
Other management expenses (detailed in memo.)		669 57
Total expenses of management	$	79,624 30

(b) Miscellaneous Expenditure.

Mortuary insurance claims other than endowment	$ 363,908 95
Total disability benefits	2,000 00
Expenditure other than foregoing	570 51
Investments (not extended), $352,201.45.	
Total expenditure	$ 446,103 76

WHOLE LIFE PLAN.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	12	13,500 00	12 87	.....	.....
25-29	72	83,500 00	86 61	.....	.....
30-34	666	709,500 00	819 87	2	2,846 63
35-39	1,855	1,996,750 00	2,527 43	5	5,716 42
40-44	3,004	3,406,000 00	4,810 13	16	21,785 89
45-49	3,159	3,593,750 00	5,568 14	22	29,899 53
50-54	3,009	3,605,000 00	5,969 21	29	38,836 19
55-59	2,524	3,220,250 00	5,716 37	24	27,500 00
60-64	1,923	2,636,250 00	5,052 32	51	63,374 22
65-69	1,159	1,612,500 00	3,362 93	37	46,860 54
70-74	598	850,500 00	2,029 45	35	52,222 57
75-79	245	350,000 00	909 89	32	43,000 00
80-84	80	114,250 00	310 54	14	19,000 00
85 and over	17	21,500 00	65 51	4	6,000 00
Totals.....	18,323	22,213,250 00	37,241 27	271	357,041 99

20-PAYMENT LIFE PLAN.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	373	475,000 00	680 84	.....	.....
25-29	704	906,000 00	1,408 92	.....	.....
30-34	700	874,500 00	1,531 97	2	2,000 00
35-39	578	726,000 00	1,442 46	1	1,000 00
40-44	283	340,000 00	774 80	1	1,000 00
45-49	75	90,000 00	230 16	.....	.....
50-54	.....	.....	.....	.....	.....
55-59	.....	.....	.....	.....	.....
60-64	.....	.....	.....	.....	.....
65-69	.....	.....	.....	.....	.....
70-74	.....	.....	.....	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals.....	2,713	3,411,500 00	6,069 15	4	4,000 00

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST OCTOBER, 1923.

HEAD OFFICE, LONDON, ONTARIO.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1923, were as follows:

E. N. Hannah, President.....London.
Geo. T. Hair, Secretary.....London.
A. E. Barbour, Treasurer.....London.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.
Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1923, $1,766,480.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st October, 1922	3,496	1,725,810 00
Add contracts taken during 1923, new and renewed	489	.....
Add amount by which various certificates were increased during 1923		181,605 00
Gross number and amount of contracts on foot at any time during 1923	3,985	1,907,415 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1923	31	17,980 00		
Contracts lapsed in 1923	406	122,955 00		
Total deductions	437	140,935 00	437	140,935 00
Net contracts on foot 31st October, 1923			3,548	1,766,480 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages	$ 210,845 57
Cash value of bonds and debentures	358,732 77
Interest due and accrued	19,542 41
All other assets	962 20
Total assets	$ 590,082 95

VI. Liabilities.

Amount of claims admitted	$	5,075 00
Amount of other liabilities		1,033 49
Total liabilities	$	6,108 49

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1923.

The books of the Society were audited at the end of each month during 1923.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

The names and post office addresses of the auditors for 1923 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1923.

No changes were made during 1923 in the Constitution and Laws in relation to insurance certificates or benefits.

Amount of bond of Secretary, $5,000.00.

Number of members in Ontario at 31st December, 1923, 3,548.

Amount of insurance in force in Ontario at 31st December, 1923, $1,766,480.00.

Number of members in Ontario who died during 1923, 31.

Amount of death benefits paid to Ontario members during 1923, $15,985.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $44.01.

Cash received during 1923 from:

Travelling certificates	$	32,480 00
Associate certificates		3,950 00
Duplicate travelling certificates		98 00
Interest receipts		33,131 59
All other		38 83

Cash received from investments (not extended), $27,784.08.

Total cash receipts	$	69,698 42

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid out during 1923 for:

Commission and organization expenses	$	1,486 00
Registration fees		100 00
Travelling expenses		219 95
Supplies bought		133 93
Rent, light, heat and taxes		1,038 91
Managing officers' salaries, officers' and auditors' fees		3,943 29
Law costs		30 50
Clerk hire		93 33
Printing, stationery and advertising		504 29
Postage, telegrams and express		378 64
Guarantee premiums		25 00
Compensation account to London & Western Trusts Co		1,527 73
Other expenses		1,282 10
Total expenses of management	$	10,763 67

(b) Miscellaneous Expenditure.

Mortuary insurance claims		15,985 00
Gratuities to distressed members		10 00
All other		856 22

Cash paid for investments (not extended), $69,980.37.

Total expenditure	$	27,614 89

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	155	47,000 00	1,162 50	1	400 00
25-29	340	134,800 00	2,550 00	.....	.....
30-34	502	241,800 00	3,765 00	1	600 00
35-39	550	280,275 00	4,125 00	3	1,570 00
40-44	468	244,605 00	3,510 00	1	700 00
45-49	498	268,660 00	3,735 00	5	2,915 00
50-54	410	203,895 00	3,075 00	3	1,995 00
55-59	275	149,795 00	2,062 50	3	1,785 00
60-64	187	100,450 00	1,402 50	5	2,660 00
65-69	93	52,500 00	697 50	1	700 00
70-74	44	25,340 00	330 00	5	2,870 00
75-79	19	12,880 00	142 50	2	1,080 00
80-84	7	4,480 00	52 50	1	700 00
85 and over	.....	.....	.....	.....	.....
Totals.....	3,548	1,766,480 00	26,610 00	31	17,975 00

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, WALNUT STREET, HAMILTON, ONTARIO.

Organized 14th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1923 were as follows:
W. J. Armstrong, Dominion Councillor.....Toronto, Ont.
C. Van Norman Emory, Dominion Secretary.....Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by old age contracts	$ 188,000 00
Amount covered by contracts other than for endowments, for sick or funeral benefits in force 31st December, 1923	3,255,250 00

II. Movement in Insurance Certificates.

(a) Contracts for old age insurance.

	Number.	Amount.
Contracts in force 31st December, 1923	151	$188,000 00

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1922			3,220	3,470,250 00
Add contracts taken during 1923, new or renewed			108	122,000 00
Add amount by which various certificates were increased during 1923				
Gross number and amount of contracts on foot at any time during 1923			3,328	3,592,250 00
Deductions:		$ c.		
Contracts matured in 1923 by death	64	80,500 00		
Contracts lapsed in 1923	250	217,750 00		
Cash surrender, 1923	34	38,750 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1923				
Total deductions extended	348	337,000 00	348	337,000 00
Net contracts on foot 31st December, 1923			2,980	3,255,250 00
Number of certificate holders in good standing on 31st December, 1923			2,830	3,267,250 00
Number of certificates temporarily suspended at 31st December, 1923			150	176,000 00
Grand total of certificate holders, 31st December, 1923			3,139	3,443,250 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Six members of the Grand Council died in 1923, and funeral benefits were paid amounting to $300.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.
There were paid in 1923, sick benefits to 152 members.
Amount paid for sick benefits, $3,751.00.
The total number of weeks' sickness experienced was 731.
The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1923, was $16,792.48.

V. Assets.

	Supreme Body
Cash value of real estate	$ 42,203 71
Cash value of mortgages	521,577 00
Bonds, etc.	221,073 73
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	29,686 97
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	10,444 47
Interest due or accrued	21,528 48
Other assets	3,446 75
Total assets Life Insurance Fund (not extended), $849,974.79.	
Total assets General Fund and other funds (not extended), $4,659.81.	
Total assets	$ 854,961 11

VI. Liabilities.

Amount of claims admitted by Society	$ 16,250 00
All other	26,250 00
Total amount of all liabilities	$ 42,500 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1923.—None.
Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1923.
The Society's books were duly audited during 1923 monthly.
The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.
Names and post office addresses of the auditors for 1923 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.
Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.
Amount of bond of Dominion Secretary, $10,000.00.
Number of members in Ontario, 31st December, 1923, 3,500.
Number of certificate holders in Ontario, 31st December, 1923, 2,542.
Amount of insurance in force in Ontario, 31st December, 1923, $2,574,500.00.
Number of members in Ontario who died in 1923, 52.
Amount of death benefit claims paid to Ontario members during 1923, $76,332.47.
Cash surrender value, $8,455.25.

VIII. Cash Receipts.

	Supreme Body
Cash balance from 1922 (not extended), $28,611.14.	
Cash received during 1923:	
Certificate fees	$ 23 10
Assessment fees, mortuary	100,357 24
Expense dues	7,844 23
Per capita tax and levies	1,127 63
Propagation fund	5,408 21
Supplies sold	227 08
Interest receipts	58,562 92
Guarantee premiums	20 50
On note at bank	26,250 00
All other sources	3,638 95
Received from investments (not extended), $54,937.73.	
Total cash receipts	$ 203,459 86

IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body	Grand Body
Cash paid during 1923 for:		
Commission and organization expenses	$ 8,178 43	.....
Investigation of claims and legal expenses	202 04	.....
Registration fees	255 00	.....
Interest	838 19	.....
Supplies bought	92 91	.....
Travelling expenses	57 90	.....
Rent, light, heat and taxes	859 12	.....
Managing officers' salaries and officers' and auditors' fees	2,179 98	.....
Medical officers' salaries and expenses	134 77	.....
Clerk hire	1,660 25	.....
Official journal	1,891 17	.....
Printing (other than official journal), stationary and advertising	479 51	.....
Postage, telegrams and express	574 67	.....
Premiums for guarantee	63 52	.....
Other management expenses detailed in memo	1,727 91	.....
Total expenses of management	$ 19,195 37	$.....

(b) Miscellaneous Expenditure.

Mortuary insurance claims other than endowments	84,732 47	.....
Cash surrender values	9,835 20	.....
Funeral benefits	.....	300 00
Sick benefits	.....	3,751 00
All other	19 58	.....
Cash paid for investments, $138,539.14.		
Grand totals	$ 113,782 62	$ 4,051 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	181	181,000 00	211 93	.....	.....
25-29	141	135,000 00	153 00	1	1,000 00
30-34	198	197,500 00	236 72	1	1,000 00
35-39	253	251,000 00	337 70	.....	.....
40-44	299	297,250 00	444 46	.....	.....
45-49	284	290,250 00	490 75	1	1,000 00
50-54	344	349,000 00	706 19	.....	.....
55-59	424	484,250 00	1,196 17	3	4,000 00
60-64	374	440,000 00	1,397 10	10	11,000 00
65-69	268	324,500 00	1,318 65	10	14,000 00
70-74	221	287,000 00	1,519 99	17	23,500 00
75-79	102	141,000 00	1,001 96	12	13,750 00
80-84	34	45,000 00	360 65	5	8,000 00
85 and over	16	20,500 00	123 00	4	3,250 00
Totals.....	3,139	3,443,250 00	9,498 27	64	80,500 00

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 58 RICHMOND STREET EAST, TORONTO.

Organized, 12th December, 1874; incorporated 19th February, 1875.

The executive officers of the Society as at December 31st, 1923, were as follows:

W. H. Clay, Supreme President.....Toronto.
G. Davenport, Supreme Vice-President.....Montreal.
T. J. Roussel, Past Supreme President.....Toronto.
D. J. Proctor, Supreme Secretary.....Toronto.
W. L. Bell, Supreme Treasurer.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1923, $2,312,116.77.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	3,463	2,681,393 81
Add contracts taken during 1923	13	10,500 00
Add amount by which various certificates were increased	.....	.....
Gross number and amount of contracts on foot at any time during 1923	3,476	2,691,893 81

Deductions:	Number.	Amount.		
		$ c.		
Contracts surrendered	1	544 87		
Contracts matured in 1923	76	62,762 47		
Contracts lapsed in 1923	352	316,369 70		
Amount by which various certificates still on foot were reduced	.....	100 00		
Total deductions extended	429	379,777 04	429	379,777 04
Net contracts on foot 31st December, 1923			3,047	2,312,116 77
Number of Certificate holders at 31st December, 1923			2,521	2,312,116 77

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 25,105; juveniles, 3,615.

Number of members of the Society who died during 1923, 260.

The total amount of funeral benefits paid in 1923 was $25,900.00.

Number of members' wives who died during 1923, 144; and the amount paid in respect thereof was $7,200.00.

Number of members' children who died during 1923, 18; amount paid in respect thereof was $270.00.

Number of juvenile members who died during 1923, 4; amount paid in respect thereof, $100.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1923, was $28,987.29.

IV. Sick Benefits.

Number of members who received sick benefits during 1923, 3,340.

The total amount of benefits paid during 1923: Supreme Body, $254.56; Grand Body, $6,349.98; Subordinate Bodies, $73,375.54; Juvenile Branch, $1,335.49.

Number of weeks' sickness experienced in 1923, 19,060 3 7; (no record of the Juvenile.)

Amount paid for medical attendance during 1923 was: Grand Body, $4,297.67; Subordinate Bodies, $30,323.90; Juvenile Branch, $3,638.67.

Total amount of cash outstanding to credit of fund at 31st December, 1923: Grand Body, $8,131.44; Subordinate Bodies, $234,970.37; Juvenile Branch, $13,631.43.

V. Assets.

		Supreme Body	Grand Body	Subordinate Bodies	Juvenile Branches
		$ c.	$ c.	$ c.	$ c.
Cash value of real estate		37,819 40			
Cash value of mortgages		19,814 54			
Cash value of bonds, debentures, securities		164,722 50			
Actual cash in hand, 31st December, 1923		516 46			
Cash deposits in the following banks:					
Imperial Bank, Toronto, and sundry banks, sundry places		43,258 29	8,131 44	234,970 37	13,631 43
Interest due and accrued		3,213 83			
Total assets, Life Insurance Fund (not extended)	$137,144 99				
Supreme Lodge Expense Fund (not extended)	10,201 39				
Total assets, Funeral Fund (not extended)	28,987 21				
Total assets, Guarantee Fund	11,777 97				
Total assets, General Fund	81,851 20				
Total assets, Juvenile Fund	7,460 62				
All other assets		8,078 36			
Total assets		277,423 38	8,131 44	234,970 37	13,631 43

VI. Liabilities.

	Supreme Body
Amount of claims admitted by the Society	$ 9,774 76
Amount of claims supposed or reported or unadjusted	1,266 31
All other	781 80
Total liabilities	$ 11,822 87

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1923.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1923, payable first of each month.

The books and accounts were duly audited, February and July, 1923.

Books of account kept by the Society: Cash Books, Card Index and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto; and T. H. Warrington, Toronto.

Certain changes were made during 1923, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, $3,000.00.

Amount of bond of Supreme Treasurer, $1,000.00.

Number of certificate holders in Ontario, 2,020.

Number of members in Ontario, 13,197.

Amount of insurance in force in Ontario at 31st December, 1923, $2,046,811.32.

Number of members in Ontario who died during 1923, 67.

Amount of death benefits paid to Ontario members in 1923, $55,185.39.

Amount of disability benefits paid to Ontario members in 1923, $100.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), Supreme Lodge, $116,767.32.

Cash received during 1923 from:	Supreme Body
Registrations	$ 768 50
Expense dues	8,416 51
Assessments, mortuary	48,176 08
Funeral benefits, assessments	29,159 85
Per capita tax and levies	20,495 65
Defunct lodge funds	345 90
Supplies sold	7,066 14
Interest receipts	11,387 66
Premiums for guarantee of lodge officers	389 10
Rents	7,615 58
All other sources	1,523 60
Cash received from invstments, $17,950.00.	
Total receipts	$ 135,344 57

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:	Supreme Body
Commission	$ 2,134 05
Law costs	299 00
Registration fees	230 00
Expenses of biennial meeting	1,863 59
Expenses of convention	4,565 02
Executive meetings	332 70
Medical examiner's salary	72 67
Supplies bought	2,870 01
Travelling expenses	1,244 99
Rent, light, heat and taxes	4,924 50
Managing officers' salaries and expenses	5,933 31
Clerk hire and janitor	5,492 68
Official journal	3,747 40
Printing, stationery and advertising	823 22
Postage, telegrams and express	1,161 81
Premiums for guarantee of lodge officers	10 00
Maintenance of building and repairs	2,321 56
Insurance	343 80
Interest	159 18
Other management expenses	619 80
Total expenses of management	$ 39,149 29

(b) Miscellaneous Expenditure.

Total disability benefits	100 00
Sick benefits	254 56
Mortuary insurance payments	63,307 34
Funeral benefits	33,470 00
Gratuities	44 50
All other	1,790 82
For investments (not extended), $88,170.63.	
Total expenditure	$ 138,116 51

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		$ c.	$ c.		$ c.
16-24	10	9,000 00	8 54	.....	.....
25-29	26	22,722 46	23 32	1	997 60
30-34	64	52,806 32	54 07	.....	.....
35-39	133	116,546 14	128 22	.....	.....
40-44	262	225,264 82	271 65	1	496 76
45-49	301	276,480 77	353 31	2	1,895 26
50-54	386	352,844 05	484 52	7	6,518 35
55-59	418	414,429 55	630 24	10	9,528 76
60-64	356	345,208 66	586 54	7	6,826 06
65-69	245	236,106 56	465 91	13	11,208 69
70-74	167	143,966 40	339 43	14	11,372 11
75-79	112	86,759 35	259 32	14	9,694 08
80-84	40	28,060 16	105 24	8	4,769 67
85 and over	3	1,921 53	10 66	.....	.....
Totals.....	2,523	2,312,116 77	3,720 97	77	63,307 34

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 60 VICTORIA STREET, TORONTO.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The executive officers of the Society at the 31st December, 1923, were as follows:

D. M. Robertson, Grand Chief.....Toronto.
Rev. D. L. McCrae, Grand Chieftain.....Toronto.
Alex. Fraser, Grand Treasurer.....Toronto.
Frank S. Mearns, Grand Secretary.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, $3,476,-262.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	5,150	3,436,762 00
Add contracts taken during 1923	1,013	440,000 00
Add amount by which various certificates were increased during 1923		6,500 00
Gross number and amount of contracts on foot at any time during 1923	6,163	3,883,262 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1923	69	56,250 00		
Contracts lapsed in 1923	722	348,250 00		
Contracts surrendered in 1923				
Contracts cancelled in 1923				
Add to deductions amount by which various certificates were reduced during 1923		2,500 00		
Total deductions extended	791	407,000 00	791	407,000 00
Net contracts on foot 31st December, 1923			5,372	3,476,262 00

III. Funeral Benefits.—None.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp constitution and by-laws.
Number of members who received sick benefits in 1923, 42.
Total amount of benefits paid, 1923, in respect of sick members, $926.71.
Number of weeks' sickness experienced during 1923, 221 5/7.
Total amount of cash standing to credit of fund, $2,580.87.

V. Assets.

Cash value of bonds, debentures, etc.		$ 938,285 83
Cash on hand		2,792 43
Cash on deposit, Bank of Hamilton, Toronto		9,095 70
Dues and assessments called, but not yet payable		12,894 83
Interest due and accrued		17,690 76
Premium loans on certificates		8,584 14
Quebec deposit		5,000 00
Total assets of Life Insurance Fund (not extended)	$975,001 00	
Total assets of Sick Fund (not extended)	15,397 57	
Total assets of General and other funds (not extended)	4,374 71	
All other assets		429 59
Total assets		$ 994,773 28

VI. Liabilities.

Amount of claims reported or admitted	$ 14,250 00
Total liabilities	$ 14,250 00

VII. Miscellaneous.

There were no actions or proceedings against the Society in 1923.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1923, payable on the first day of each month.

The Society's accounts were audited January 13th and 14th, 1924.

The books of record or account kept for purposes of insurance certificate or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger and Cash Book.

The names and post office addresses of the auditors of accounts for 1923 were: W. A. Murray and Robt. McAllister, Toronto.

Amount of bond of Grand Secretary, $6,000.

Certain changes were made, during 1923, in the constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1923, 4,781.

Number of members in Ontario who died during 1923, 69.

Amount of death benefits paid to Ontario members during 1923, $51,025.34.

Amount of insurance in force in Ontario, 31st December, 1923, $3,091,762.00.

VIII. Cash Receipts.

Cash balance from 1922, $16,783.58.

	Grand Camp
Mortuary assessments	$ 87,081 86
Assessments, Sick and Funeral	1,985 26
Expense dues	9,222 25
Application fees	996 00
Supplies sold	1,563 14
Interest receipts	47,475 68
All other	84 00
Total cash receipts	$ 148,408 19

Cash received from repayment of loan (not extended), $22,641.82.

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for;	Grand Camp
C. F. A., annual fee	$ 40 00
Commission and organization expenses	9,448 40
Registration fees	255 00
Rent, light, heat and taxes	996 23
Premiums for guarantee of Subordinate Camp officers	114 00
Supplies bought	105 67
Travelling expenses	11 40
Medical examiner's salary and expenses	830 25
Salaries, officers', committees' and auditors' fees	3,770 00
Clerk hire	2,198 00
Postage, telegrams and express	363 51
Printing, etc	1,493 82
Committee expenses	470 00
Actuarial expenses	275 00
Other expenses	464 71
Expenses of annual or biennial meeting	2,675 03
Total expenses of management	$ 23,511 02

(b) Miscellaneous Expenditure.

Mortuary insurance claims other than endowments	$	52,493 94
Sick benefits		926 71
All other expenditure		156 77
Cash for investments, etc. (not extended), $98,857.02.		
Total expenditure	$	77,088 44

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	551	273,000 00	314 09	2	750 00
25-29	390	194,000 00	245 78	.....	.....
30-34	542	290,500 00	393 50	3	1,500 00
35-39	616	330,750 00	450 88	2	1,000 00
40-44	697	405,500 00	566 77	1	250 00
45-49	566	351,250 00	556 65	6	4,000 00
50-54	436	308,250 00	524 86	5	4,500 00
55-59	457	376,250 00	780 88	6	5,000 00
60-64	419	342,250 00	913 84	4	2,500 00
65-69	286	243,250 00	879 40	9	6,750 00
70-74	169	144,250 00	685 65	7	7,000 00
75-79	169	150,512 00	751 15	10	10,000 00
80-84	55	49,500 00	247 50	10	9,000 00
85 and over	19	17,000 00	85 00	4	4,000 00
Totals.....	5,372	3,476,262 00	7,395 95	69	56,250 00

THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

HEAD OFFICE, 325 DALHOUSIE STREET, OTTAWA, ONT.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1923, were as follows:
J. S. Tetreault, President.....Sherbrooke, Que.
Chas. Leclerc, Secretary-Treasurer.....Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1922	20,827	16,675,905 00
Add contracts taken during 1923, new or renewed	1,146	1,020,200 00
Add amount by which various certificates still on foot were increased in 1923	.....	.....
Gross number and amount of contracts on foot at any time during 1923	21,973	17,696,105 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1923	152	128,500 00		
Contracts lapsed in 1923	1,711	1,402,950 00		
Deduction of certificates	.....	1,600 00		
Total deductions extended	1,863	1,533,050 00	1,863	1,533,050 00
Net contracts on foot at 31st December, 1923			20,110	16,163,055 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.
Number of members' wives deceased in 1923, 59.
Amount paid in respect of deceased wives of members, $3,862.50.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1923, 2,346.
Amount of sick benefits paid, $83,177.16.
Number of weeks' sickness experienced during 1923, 15,129.
Amount standing to credit of Sick Benefit Fund, $87,947.03.

V. Assets.

Cash value of real estate, less encumbrances	$ 125,600 00
Cash value of mortgages	31,000 00
Bonds, debentures, etc.	2,060,718 99
Dues and assessments called but not yet payable	19,190 76
Cash in deposit to the Society's credit in the following banks:	
Royal Bank of Canada	329 99
Banque Provinciale, Quebec	7,011 56
Provincial Treasurer, New Brunswick and Quebec	10,000 00
La Banque Hochelaga	31,683 78
Interest due and accrued	33,385 39
Total assets, Insurance Fund (not extended), $2,181,048.20.	
Total assets, Sick and Funeral Fund (not extended), $87,947.03.	
Total assets, General and other funds (not extended), $8,143.86.	
All other assets	189,455 14
Total assets	$ 2,508,375 61

VI. Liabilities.

Amount of claims admitted by the Society	$ 14,585 00
Amount of claims for death of members' wives	250 00
All other	13,066 18
Total liabilities	$ 27,901 18

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1923: None.

Assessments are made monthly. Twelve assessments were made during 1923, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1923.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.

Amount of bond of Secretary-Treasurer, $5,000.

Amount of bond of Cashier, $2,000.

Number of members in Ontario, 31st December, 1923, 4,160.

Amount of insurance in force in Ontario at 31st December, 1923, $3,614,125.00.

Number of members in Ontario who died in 1923, 44.

Amount of death benefits paid to Ontario members in 1923, $35,172.70.

Amount of disability benefits paid to Ontario members in 1923, $6,519.07.

Amount of sick benefits paid in Ontario in 1923, $11,413.26.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), $82,210.44.	
Cash received during 1923 from:	
Application fees	$ 1,970 00
Expense dues	78,788 09
Mortuary assessments	264,213 17
Sick and funeral assessments	82,495 41
Degrees and cards	334 75
Supplies sold	7 30
Rent	9,839 00
Interest receipts	127,553 42
Amortization of bonds	10,835 97
All other sources (detailed in memo.)	8,677 63
Cash received from payment of loans or investments (not extended), $556,744.57.	
Total receipts	$ 584,714 74

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1923 for:		
Collection of fees	$	23,527 37
Commission and organization expenses		16,030 01
Law costs		244 12
Registration fees		205 00
Actuarial fees		425 00
Expenses of annual or biennial meeting		6,051 11
Profit and loss account		113 73
Travelling expenses		2,519 10
Supplies bought		430 47
Certificates		71 40
Managing officers' salaries, officers' fees		7,333 05
Clerk hire		15,422 94
Medical examiner's salary		3,166 56
Official journal		2,020 87
Printing and stationery		1,614 38
Postage, telegrams and express		1,336 26
Guarantee premiums		40 00
Other expenses		1,014 35
Total expenses of management	$	81,565 72

(b) Miscellaneous Expenditure.

Mortuary insurance claims		122,198 66
Old age benefits		15,413 45
Sick benefits		83,177 16
Members' wives' benefits		3,862 50
Total disability benefits		1,957 00
Oeuvre Centin Collegiate		255 89
Readjustment in book value of bonds exchanged		55,599 10
Expenses other than foregoing (detailed in memo.)		29,361 28
For investments (not extended), $781,684.03.		
Total expenditure	$	393,390 76

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1923.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	2,608	2,157,600 00	2,301 07	9	7,700 00
25-29	2,690	2,013,100 00	2,191 01	7	5,000 00
30-34	3,043	2,407,650 00	2,656 01	15	10,700 00
35-39	3,005	2,459,850 00	3,015 24	23	20,300 00
40-44	2,533	2,068,550 00	2,810 03	17	14,350 00
45-49	2,158	1,780,350 00	2,780 46	9	7,800 00
50-54	1,574	1,270,650 00	2,313 58	13	14,000 00
55-59	1,130	918,400 00	1,924 35	16	12,850 00
60-64	745	592,400 00	1,395 08	11	9,050 00
65-69	480	377,060 00	1,106 27	24	21,600 00
70-74	131	107,120 00	334 05	7	4,950 00
75-79	8	6,375 00	26 38	1	200 00
80-84	5	3,950 00	18 10	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals.....	20,110	16,163,055 00	22,871 63	152	128,500 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1923.

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D.

HEAD OFFICE, 229 COLLEGE STREET, TORONTO.

Organized 27th July, 1855; incorporated in Ontario, 19th November, 1874.

The executive officers of the Society at the 31st December, 1923, were as follows:

W. G. R. Bartram, Grand Master ..... London.
J. E. Anderson, Deputy Grand Master ..... Lindsay.
Gen. A. E. Ross, Grand Warden ..... Kingston.
William Brooks, Grand Secretary ..... Toronto.
P. T. Coupland, Grand Treasurer ..... St. Mary's.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force, 31st December, 1923.—None.
Amount covered by contracts of insurance other than endowments.—None.

II. Movement in Insurance Certificates.

(a) Contracts of endowments or benefits in the nature thereof.—None.
(b) Contracts for insurance, other than endowments, sick benefits or funeral benefits.

III. Funeral Benefits.

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1923, was 62,215.

The number of deaths in the Society in 1923 was 586.

The amount of funeral benefits paid in 1923, in respect to deceased members was $23,098.91.

Total amount of funeral benefits paid in respect of deceased wives, $2,630.75.

General Benefit Fund includes sick and funeral benefits and general expense fund, $3,236,031.24.

Nurse Fund (maintained by a few lodges only), $14,613.31.

Contingent Fund, applicable to any purpose of the lodge, $25,263.34.

Widows' and Orphans' Fund, $11,850.13.

Social Fund, $2,069.40.

Total standing to credit of General Benefit Fund at 31st December, 1923, $3,289,827.42.

IV. Sick Benefits.

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1923 was 5,416.

The amount of benefits paid in 1923, in respect to special relief, $7,580.09, and to sick members, $135,592.80.

The number of weeks' sickness experienced in 1923 was 46,431. Amount paid for medical attendance during 1923, $19,647.94.

Nursing, $3,367.39.

Paid for relief of widows and orphans, $38,153.84.

Amount paid to Home Board for maintenance, etc., $41,500.00.

V. Assets.

	Grand Lodge	Subordinate Lodges
Amount of real estate	.....	$1,204,157 07
Amount of mortgages and securities	.....	1,244,973 07
Cash in hands of Grand Secretary and in banks	$ 116 60	337,568 91
Amount of cash in Standard Bank, Toronto	220 20	.....
Amount of cash in Dominion Bank	3,184 59	.....
Amount of cash in Dominion Bank (special relief)	2,711 72	.....
Dominion Bank (Home Bldg. Fund)	762 12	.....
Cash in Canada Permanent Mortgage Co	6,371 84	.....
Per capita and Home Tax due	33,083 50	.....
All other assets	17,204 20	554,410 93
Total amount of assets	$ 63,654 77	$3,341,109 98

VI. Liabilities.

	Grand Lodge	Subordinate Lodges
Funds at credit of defunct lodges	$ 398 80	.....
Balance due to Home	27,506 87	.....
Bonding Fund	6,371 84	.....
Per capita and Home Tax to Grand Lodge	.....	33,083 50
Special relief fund	12,561 72	.....
All other liabilities	14 20	51,282 56
	$ 46,853 43	$ 84,366 06

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1923, none.

The books and accounts of the Subordinate Lodges were audited in January and July, 1923, and those of the Grand Lodge in April and May, 1923.

Names and post office addresses of Grand Lodge auditors: J. R. Thomson, Windsor; W. E. Gowling, Ottawa.

No changes were, during 1923, made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Number of members in Ontario 31st December, 1923, 62,215.

Number of members who died in Ontario during 1923, 586.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1923 (not extended), $14,417.84.

Cash received during 1923 from:

	Grand Lodge	Subordinate Lodges
Initiation fees, etc	$	$ 74,240 95
Expense dues and Home Tax	67,713 50	417,721 25
Fines	98 00	.....
Charter fees	120 00	.....
Supplies sold	9,178 48	.....
Rent, interest and dividends	642 02	187,910 31
Premiums for guarantee	583 44	.....
All other sources	9,506 95	163,342 83
Total receipts	$ 87,842 39	$ 843,215 34

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge	Subordinate Lodges
Cash paid during 1923 for:		
Clerk hire	$ 2,204 46	.....
Per capita tax	150 00	.....
Registration fee	10 00	.....
Expenses of annual meeting	17,741 12	.....
Rent, etc.	1,500 00	.....
Supplies bought	6,311 10	.....
Travelling expenses and appropriations to officers	2,425 00	.....
Salaries, officers' and auditors' fees	5,000 00	.....
Official journal	1,881 56	.....
Printing, stationery and advertising	833 53	.....
Postage and express	996 90	.....
Other management expenses (detailed in memo.)	3,449 89	255,635 57
Total expenses of management	$ 42,503 56	$ 255,635 57

(b) Miscellaneous Expenditure.

Funeral benefits	.....	25,729 66
Benefits to widows and orphans	.....	38,153 84
Sick benefits	.....	135,592 80
Medical attendance and nursing	.....	33,015 33
Gratuities—Special relief	.....	7,580 09
Ontario Odd Fellows' Home, building fund, etc	6,500 00	.....
Ontario Odd Fellows' Home, maintenance account	35,000 00	.....
All other expenditure	4,889 60	217,829 01
Investments (not extended, subordinates), $130,557.45.		
Grand total	$ 88,893 16	$ 713,536 30

(A) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario.

	Males.	Females	Total
Number of members, 31st December, 1922	7,658	16,828	24,486
Admitted during 1923	714	2,079	2,793
Total	8,372	18,907	27,279
Deduct	742	1,339	2,081
Membership, 31st December, 1923	7,630	17,568	25,198

Receipts.

Dues	$ 38,518 45
Initiations	8,256 05
Rents, etc.	1,025 92
Miscellaneous	24,572 42
Total	$ 72,372 84

Expenditure for Relief Only.

Relief of members	$ 555 59
Relief of widowed families	4 98
Special relief	837 15
I.O.O.F Home	1,278 03
Orphans	43 93
Total	$ 2,719 68

Miscellaneous.

Expenses, lodges	$	61,786 28
Invested funds of Rebekah Lodges		35,750 50
Cash on hand, Rebekah Lodges		38,225 77
Working expenses of Assembly		11,131 02
Cash in Assembly funds		10,142 61
Number of lodges	200	

(B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1923.

Number of members as from last report		11,374
Initiated during the year ending 31st December, 1923		585
Admitted by card during the year ending 31st December, 1923		26
Reinstated during the year ending 31st December, 1923		24
Total		12,009
Deductions:		
Withdrawn by card	81	
Suspended by non-payment of dues	818	
Suspended for cause	17	
Deceased	81	
Expelled	1	
		998
Net membership, 31st December, 1923		11,011
Number of Patriarchs relieved in 1923		532
Number of weeks for which benefits were paid		3,726
Amount paid for burying the dead in 1923	$	505 79
Amount paid for special relief in 1923		319 43
Amount paid for relief of Patriarchs (sick benefits)		5,326 08
Relief of widowed families		236 50
Total amount of relief paid	$	6,387 80
Receipts from all sources	$	38,792 96
Working expenses of subordinate encampments		27,358 43
Cash assets		24,387 09
Invested in mortgages and securities		46,274 92
Invested in buildings and lands		8,313 50
Invested in furniture and regalia		25,748 08
All other assets		10,896 66
Total funds of subordinate encampments, 31st December, 1923		115,620 25

(C) Record of the Odd Fellows' Mutual Aid Association of the City of London, Ontario.

Number of members died in 1923		3
Number of members, 31st December, 1923		49
Amount of cash received during the year 1923	$	86 85
Amount of expenses in management in 1923		9 68
Amount paid funeral claims		75 00
Amount on hand, 31st December, 1923		35 59

(D) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland.

Annual Statement for the Year Ending 31st December, 1923.

Balance in bank, December 31st, 1922	$	1,251 25
Receipts (dues, interest and maturing security)		1,786 88
Expenses of management, death claims and invested in securities		1,433 48
Balance on hand, in bank and invested, December 31st, 1923		6,604 65
Membership, 31st December, 1923		453
Admitted during 1923		22
Died		2
Suspended and withdrawn		13
Total membership 31st December, 1923		460

COMPARATIVE TABLES

SHOWING

LIFE INSURANCE MEMBERSHIP, ASSETS AND LIABILITIES

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1923.	Amount of Insurance in force in Ontario at 31st December, 1923.	Number of Certificates in force anywhere at 31st December, 1923.	Amount of Insurance in force anywhere at 31st December, 1923.	Number of Claims matured in Ontario in 1923.	Amount of Insurance Benefits paid in Ontario during 1923.	Amount of Disability Benefits paid in Ontario during 1923, including pensions and gratuities.	Assets in Ontario at 31st December, 1923.	Liabilities in Ontario at 31st December, 1923.	Assets anywhere at 31st December, 1923.	Total Liabilities anywhere at 31st December, 1923.
		$ c.		$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Canadian Order	18,971	17,538,936 37	22,750	20,505,436 57	395	389,023 74	93,466 40	1,133,947 78	116,976 58	1,133,947 78	124,976 58
Civil Service Mutual Benefit Society	943	350,000 00	963	366,850 00	7	2,150 00	.....	893 90	.....	893 90	.....
Foresters, Canadian Order of	35,862	36,017,750 00	71,839	71,707,500 00	496	517,458 58	.....	7,746,284 76	180,761 07	7,751,284 76	229,619 60
Federated Letter Carriers	283	268,000 00	726	268,000 00	5	5,000 00	.....	25,251 23	.....	25,251 23	.....
Home Circles, Canadian Order of	4,496	5,305,234 00	4,893	5,728,934 00	109	136,854 11	1,530 00	1,367,646 65	16,049 67	1,367,646 65	16,549 67
Knights of Malta, Chapter General	323	69,250 00	167	69,250 00	6	2,600 00	.....	18,764 95	.....	18,764 95	.....
Mutual Masonic Compact	260	26,000 00	266	26,600 00	5	500 00	.....	109 35	.....	109 35	.....
Oddfellows, Canadian Order of	2,381	1,820,788 17	2,630	2,069,038 17	51	39,979 50	200 00	304,939 92	2,303 28	304,939 92	3,303 28
Oddfellows' Relief Association	12,005	14,348,750 00	21,036	25,624,750 00	173	229,882 54	1,500 00	2,908,609 55	16,500 00	2,913,609 55	27,558 33
Ontario Commercial Travellers' Association	3,621	1,766,480 00	3,548	1,766,480 00	31	15,985 00	.....	590,082 95	6,108 49	590,082 95	6,108 49
Royal Templars of Temperance	3,500	2,574,500 00	3,139	3,443,250 00	52	76,332 47	(c.s.)8,455 25	849,961 11	42,300 00	854,961 11	42,500 00
Sons of England Benefit Society, S. L.	13,197	2,046,811 32	2,521	2,312,116 77	67	55,185 39	100 00	272,423 38	8,402 50	277,423 38	11,822 87
Sons of Scotland Benevolent Association	4,781	3,091,762 00	5,372	3,476,262 00	69	51,025 34	.....	994,773 28	14,250 00	994,773 28	14,250 00
St. Joseph Union of Canada	4,160	3,614,125 00	20,110	16,163,055 00	44	35,172 70	6,519 07	2,498,375 61	25,886 18	2,508,375 61	27,901 18
United Workmen, Ancient Order of	9,354	9,168,274 58	9,354	9,168,274 58	298	310,179 90	.....	2,094,250 06	28,154 64	2,094,250 06	28,154 64
Total	114,137	98,006,661 44	169,314	162,695,797 09	1,808	1,867,329 27	111,770 72	20,815,314 48	457,692 41	20,836,314 48	532,744 64

(c.s.)—Cash Surrender.

RECAPITULATION

Assets; Liabilities; Experience, Income and Expenditure of Sick and Funeral Benefit Societies

Name of Society.	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds Debentures and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association			500 00	476 52		976 52			
Army and Navy Veterans Society of Hamilton			1,000 00	1,449 26	283 25	2,732 51		21 55	21 55
Army and Navy Veterans Society of Toronto			2,000 00	1,885 26	708 75	4,594 01			
Bain Waggon Co.'s Employees' Mutual Benefit Assn.				307 17		307 17			
Beaver Sick and Funeral Benefit Club				263 47		263 47			
Brantford Carriage Co., Ltd., Relief Association				418 77		418 77			
Brown Bros., Ltd., Employees' Benefit Society			250 00	229 34		479 34			
Brunner Mond Mutual Benefit Society	1,083 54		4,000 00	1,070 62		6,154 16			
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society				184 23		184 23			
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society				281 44		281 44			
Canadian Allis-Chalmers Ltd., Employees' Mutual Benefit Society				1,346 82		1,346 82			
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners				11,872 89		11,872 89			
Canadian Hebrew Benevolent Society				1,788 94		1,788 94			
Canadian General Electric Sick Benefit Society				677 57		677 57			
Canadian Order of Beavers				1,458 94	100 00	1,558 94			
Canadian Order of Rechabites	12,200 00		3,000 00	3,350 22		18,550 22			
Cigarmakers' Union No. 55, Hamilton				3,414 01	420 57	3,834 58			
Cigarmakers' Union No. 27, Toronto				2,698 55		2,698 55			
Cockshutt Plow Co., Relief Association				633 71		633 71			
Consumers Gas Co.'s Employees' Mutual Benefit Society				449 24		449 24			
Czenstochower Aid Society			500 00	1,481 92		1,981 92			
Daughters and Maids of England Benevolent Society		9,000 00	8,700 00	27,259 69	15,888 13	60,847 82			
Dominion Expressmen's Sick Benefit Society				4,854 15		4,854 15			
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society				896 08		896 08			
Employees' Mutual Benefit Assn. of the Dominion Forge & Stamping Co., Ltd				924 36	15 00	939 36	21 00		21 00
Employees'Protective League of the Seaman-Kent Co., Ltd				774 14		774 14			
Evening Telegram Employees' Benefit Society				817 27		817 27			
Gendron Mfg. Co.'s Employees' Benefit Society				1,072 13		1,072 13			
Globe Printing Co.'s Employees' Benefit Society				1,471 94		1,471 94			
Goodyear Relief Association			13,012 29	348 58		13,360 87			
Goold, Shapley & Muir Co. Employees' Relief Assn.				191 64		191 64			
Grand Order of Israel Benefit Society	2,000 00		700 00	2,251 11	553 98	5,505 09	25 00		25 00
B.Greening WireCo. ,Ltd., Employees' Benefit Society				204 81		204 81			
W. & J. G. Greey's Employees' Mutual Sick Benefit Society				41 76		41 76			
Gutta Percha & Rubber Mfg. Co., of Toronto, Ltd., Employees' Sick Benefit Society			1,000 00	691 86		1,691 86			
H. A. Mutual Benefit Association				3,755 45		3,755 45	254 00		254 00

*$996.27 in the Home Bank now in liquidation.

Hamilton Firemen's Benefit Fund		14,000 00	150,248 27	1,608 77	2,393 12	168,250 16			
Hamilton Police Benefit Fund		30,300 00	174,412 14	9,795 74	3,801 07	218,308 95			
Hamilton Rolling Mills Benefit Society				1,241 83		1,241 83			
Hamilton St. Stanislaus Mutual Benefit Society			200 00	1,003 05		1,203 05			
Hebrew Friendly Society of Toronto	1,300 00			832 89		2,132 89			
Hebrew Sick Benefit Society	9,700 00			1,787 27	500 00	11,987 27	900 00	5,100 00	6,000 00
Heintzman & Co.'s Employees' Benefit Society				581 76		581 76			
Imperial Varnish & Color Sick Benefit Society				245 83		245 83			
Irish-Catholic Benevolent Union				1,521 83		1,521 83	45 50		45 50
Italo-Canadese Benevolent Society				2,056 85		2,056 85			
Kieltzer Sick Benefit Society	2,000 00			1,953 35		3,953 35			
Judean Benevolent and Friendly Society		3,000 00	500 00	3,679 73		7,179 73			
La Congregazione della Immacolata Concezione di Maria Santissima				545 43		545 43			
Leaside Mutual Aid Society				179 00		179 00			
Linitzer Sick Benefit Society	1,814 75			1,329 33		3,144 08			
Loggia Dannunzio Mutual Aid and Benevolent Society				331 93		331 93			
London Police Benefit Fund Association			116,404 31	3,093 40	250 00	119,747 71			
Loyal Orange Young Briton Lodge 33			300 00	679 54		979 54			
Loyal Order of Moose of Ontario			7,283 00	6,555 32		13,838 32			
Loyal True Blue Association				3,773 01	1,500 00	5,273 01			
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association				273 54		273 54			
Massey-Harris Ltd., Brantford, Employees' Benefit Association			1,500 00	812 43		2,312 43			
Massey-Harris, Toronto, Employees' Mutual Benefit Society			500 00	3,808 38		4,308 38			
Mozirer Sick Benefit Society	5,000 00			4,145 85	3,395 14	12,540 99		124 28	124 28
National Cash, Register Co.'s Employees' Benefit Society			900 00	368 55		1,268 55			
National Iron Works Employees' Mutual Benefit Society				213 71		213 71			
Oddfellows, Manchester Unity		60,091 12	3,800 00	18,176 49		82,067 61			
Orange Grand Lodge of Ontario East				688 53		688 53			
Orange Grand Lodge of Ontario West			8,306 38	36,542 33		44,848 71			
Ottawa Firemen's Superannuation and Benefit Fund			96,889 71	4,103 57		100,993 28			
Ottawa Hebrew Benefit Society			500 00	987 10		1,487 10			
Ottawa Typographical Union No. 102				390 92		390 92			
Polish Alliance Friendly Society of Canada			300 00	1,353 47		1,653 47			
Postal Benefit Association of Toronto				493 94		493 94	150 00		150 00
Pride of Israel Sick Benefit Society	4,844 50		100 00	15,417 38		20,361 88	400 00		400 00
Rogers, Wm., Manufacturing Co. Welfare Society				616 65		616 65			
Roumanian Aid Association Gloria				734 57		734 57			
Russell Gear & Machine Co. Employees' Mutual Benefit Society				1,016 36		1,016 36			
Ruthenian Brotherhood of St. John the Baptist				1,100 90		1,100 90			
Ryerson Press Benefit Society				1,165 59		1,165 59			
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association			700 00	353 89		1,053 89			
St. Albert Friendly Society				1,158 64		1,158 64			
St. Boniface Benefit Society				261 52	10 15	5,271 67			
St. David's Y.P.U. Sick Benefit Society				973 91		973 91			
St. Joseph Aid Society of Formosa			800 00	723 62		1,523 62			
St. Joseph Lithuanian Benefit Society				818 51		818 51	18 00		18 00
St. Joseph Mutual Benefit Society		1,550 00	800 00	1,339 31		3,689 31			
St. Luke Benefit Society of Amherstburg				224 75		224 75			

*$1,353.47 in Home Bank now in liquidation.

Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Simmons Limited Employees' Mutual Benefit Society				360 76		360 76			
Slingsby Mfg. Co., Ltd., Employees' Sick Benefit Assn.				596 91		596 91			
Societa di Mutuo Soccorso La Trinacria di Toronto				3,759 27		3,759 27			
Societa di Nutuo Soccorso Racalmutese				624 45		624 45			
Societa Figli d'Italia Mutuo Soccorso St. Antonio		1,450 00		3,190 85		4,640 85			
Societa Italiana di M. S. Guglielmo Marconi	2,400 00			780 34	300 00	3,480 34			
Sons and Daughters of Ireland Protestant Association			2,000 00	5,240 98		7,240 98			
Sons of Abraham Benefit Society				167 69	120 74	288 43			
Sons of Jacob Benevolent Society	3,338 96		50 00	3,434 03	362 00	7,184 99	90 00		90 00
Sons of Lithuania Benefit Society				411 14		411 14	14 00		14 00
Sons of Italy Mutual Aid and Benevolent Society				710 15		710 15			
Star of Italy Mutual Aid and Benevolent Society		530 00		2,337 03		2,867 03			
Sons of Temperance of Ontario			1,200 00	455 89	7 60	1,663 49			
Staszower Benefit Society			577 98	348 08		926 06			
Steel Co. of Canada, Ltd., Hamilton Works, Employees' Benefit Society			2,000 00	2,416 23		4,416 23	850 00		850 00
Theatrical Mutual Association of Hamilton		1,500 00		1,057 12		2,557 12			
Theatrical Mutual Association of Toronto			22,395 59	1,776 02	23 07	24,194 68			
Toronto Civic Employees' Benevolent Association			8,500 00	4,789 01		13,289 01			
Toronto Police Benefit Fund		35,000 00	1,186,606 60	22,354 06		1,243,960 66			
Toronto Firemen's Benefit Fund			786,195 89	8,936 38	9,991 56	805,123 83			
Toronto Hearts of Oak Medical Agency				111 67		111 67			
Toronto Hebrew Benevolent Society	5,100 00	1,700 00	3,000 00	1,859 44		11,659 44			
Toronto Independent Benevolent Association		1,500 00	500 00	2,193 74		4,193 74			
Toronto Hydro-Electric System Employees' Mutual Benefit Society				204 37		204 37			
Toronto Musical Protective Association	40,000 00		4,910 79	11,411 84	2,250 00	58,572 63		250 00	250 00
Toronto Railway Employees' Union and Benefit Society				9,665 77		9,665 77			
Toronto Typographical Union No. 91			2,000 00	2,157 24		4,157 24			
Transportation Club of Toronto				642 05		642 05			
Verity Plow Co. Relief Association				2,151 23		2,151 23			
Waitresses' Club				264 32		264 32			
Willys-Overland Employees' Mutual Benefit Society				2,925 13		2,925 13			
Young Men's Hebrew Association		450 00	100 00	1,320 49		1,870 49			
Zion Benevolent Society			500 00	4,151 33		4,651 33			
Totals	90,781 75	160,071 12	2,619,642 95	330,159 14	42,874 13	3,243,529 09	2,767 50	5,495 83	8,263 33

SICK AND FUNERAL BENEFITS

Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1923.	Number of members who died during 1923. (*Members' children; **Members' wives; †Members' mothers.)	Number of members sick during 1923.	Number of weeks' sickness experienced during 1923.	Assessments, dues and fees.	Interest.	All other.	Total.	Received from investments.
					$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association	96	.....	26	67	625 20	27 50	5 90	658 60	.....
Army and Navy Veterans Society of Hamilton	209	1	.....	.....	654 90	88 63	959 82	1,702 35	.....
Army and Navy Veterans Society of Toronto	300	4	.....	.....	784 50	154 03	570 87	1,509 40	103 00
Bain Waggon Co.'s Employees' Mutual Benefit Assn.	220	1 **1	43	186	629 25	4 85	595 25	1,229 35	.....
Beaver Sick and Funeral Benefit Club	238	2	44	90	1,657 95	17 52	14 85	1,690 32	.....
Brantford Carriage Co., Ltd., Relief Assn.	85	.....	15	48	350 00	11 92	.....	361 92	.....
Brown Bros. Ltd., Employees' Benefit Society	57	.....	14	25 3-7	172 00	18 69	150 00	340 69	.....
Brunner Mond Mutual Benefit Society	193	.....	66	151	1,456 30	368 22	55 80	1,880 32	505 48
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society	420	5	143	382 4-7	2,621 00	6 92	5 00	2,632 92	.....
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society	151	1	12	33 4-7	463 75	9 78	.....	473 53	.....
Canadian Allis-Chalmers Ltd., Employees' Mutual Benevolent Society	720	6	153	357 1-2	4,683 00	22 53	.....	4,705 53	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1,599	4 **1	73	636 1-7	28,891 17	273 09	1,050 95	30,215 21	.....
Canadian Hebrew Benevolent Society	100	.....	7	35	1,523 15	51 45	54 50	1,629 10	.....
Canadian General Electric Sick Benefit Society	.....	.....	64	252	1,543 10	16 50	.....	1,559 60	.....
Canadian Order of Beavers	35	.....	6	20	332 16	41 31	.....	373 41	.....
Canadian Order of Rechabites	613	1	63	267 4-6	3,424 33	942 87	328 56	4,695 76	690 00
Cigarmakers' Union No. 55, Hamilton	79	.....	21	127 4-7	2,197 90	97 38	105 87	2,401 15	.....
Cigarmakers' Union No. 27, Toronto	85	2 **1	21	110 2-7	2,523 45	60 24	79 00	2,662 69	.....
Cockshutt Plow Co. Relief Association	378	3	68	346 1-7	1,494 00	.....	1,494 00	2,988 00	.....
Consumers Gas Co.'s Employees' Mutual Benefit Society	568	14	101	462	4,435 20	.....	2,000 00	6,435 20	.....
Czenstochower Aid Society	130	**2	40	29	902 45	66 50	854 74	1,823 69	.....
Daughters and Maids of England Benevolent Society	4,917	27	344	1,425	26,775 36	1,674 69	4,730 54	33,180 59	1,000 00
Dominion Expressmen's Sick Benefit Society	1,390	12	292	1,157	10,060 00	133 15	.....	10,193 15	.....
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	638	1	246	535	3,486 60	21 05	150 00	3,657 65	.....
Employees' Mutual Benefit Assn. of the Dominion Forge and Stamping Co., Ltd	227	1	59	150 1-7	2,580 10	28 32	1 80	2,610 22	.....
Employees' Protective League of the Seaman-Kent Co., Ltd	112	.....	48	98 1-2	405 40	34 35	.....	439 75	.....
Evening Telegram Employees' Benefit Society	137	.....	32	110	524 40	61 67	.....	586 07	.....
Gendron Mfg. Co.'s Employees' Benefit Society	.....	.....	1	9 6-7	171 90	20 88	1 25	194 03	.....
Globe Printing Co.'s Employees' Benefit Society	136	1	12	36	305 60	269 35	.....	574 95	.....

SICK AND FUNERAL BENEFITS—Continued

Name of Society.	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1923.	Number of members who died during 1923. (†Members' children; **Members' wives; ††Members' mothers.)	Number of members sick during 1923.	Number of weeks' sickness experienced during 1923.	Assessments, dues and fees.	Interest.	All other.	Total.	Received from investments.
					$ c.	$ c.	$ c.	$ c.	
Goodyear Relief Association	.....	.....	229	881	7,638 00	661 31	.....	8,299 31	.....
Goold, Shapley & Muir Co. Employees' Relief Assn.	92	1	18	83	352 75	.....	25 79	378 54	4,025 75
Grand Order of Israel Benefit Society	169	1	21	56	1,536 42	95 61	72 95	1,704 98	.....
B. GreeningWire Co.,Ltd., Employees' Benefit Society	350	1	45	109	399 26	.....	133 09	532 35	.....
W. & J. G. Greey's Employees' Mutual Sick Benefit Society	65	1	16	83	220 75	3 10	55 16	279 01	.....
Gutta Percha & Rubber Mfg. Co., of Toronto Ltd., Employees' Sick Benefit Society	890	3	233	466	2,897 86	65 00	.....	2,962 86	.....
H. A. Mutual Benefit Association	764	3	312	623	7,179 80	115 48	1,286 30	8,581 58	.....
Hamilton Firemen's Benefit Fund	167	1	.....	.....	19,038 14	8,816 32	319 81	28,174 27	3,000 00
Hamilton Police Benefit Fund	129	1	.....	.....	14,299 60	10,877 92	1,532 52	26,710 04	1,018 20
Hamilton Rolling Mills Benefit Society	350	2	70	259	3,042 25	60 30	.....	3,102 55	.....
Hamilton St. Stanislaus Mutual Benefit Society	41	.....	7	50	211 00	6 00	2 25	219 25	.....
Hebrew Friendly Society of Toronto	.....	.....	13	41	496 30	.....	638 30	1,134 60	.....
Hebrew Sick Benefit Society	135	.....	20	53	2,029 56	12 37	1,242 83	3,284 76	.....
Heintzman & Co.'s Employees' Benefit Society	197	.....	20	92	833 00	6 94	.....	839 94	.....
Imperial Varnish & Color Sick Benefit Society	85	.....	19	50	308 05	5 17	.....	313 22	.....
Irish-Catholic Benevolent Union	120	4	18	75	1,447 98	47 46	33 67	1,529 11	.....
Italo-Canadese Benevolent Society	148	2	37	108 5–7	1,652 00	25 60	121 15	1,798 75	.....
Kieltzer Sick Benefit Society	102	**2	14	59	1,486 32	44 60	.....	1,530 92	.....
Judean Benevolent & Friendly Society	235	1	21	55	2,903 21	88 26	392 56	3,384 03	.....
La Congregazione della Immacolata Concezione di Maria Santissima	12	.....	.....	.....	19 65	15 74	.....	35 39	.....
Leaside Mutual Aid Society	126	.....	.....	.....	86 00	.....	.....	86 00	.....
Linitzer Sick Benefit Society	125	**2	10	58	1,298 60	23 31	1,098 53	2,420 44	42 00
Loggia Dannunzio Mutual Aid and Benevolent Society	114	.....	10	29	846 00	4 30	71 90	922 20	.....
London Police Benefit Fund Association	56	.....	.....	.....	6,369 74	6,567 21	60 00	12,996 95	14,849 14
Loyal Orange Young Briton Lodge 33	.....	.....	4	23	136 90	32 58	.....	169 48	.....
Loyal Order of Moose of Ontario	3,356	3	430	674	7,425 13	523 52	.....	7,948 65	.....
Loyal True Blue Association	9,759	38	.....	.....	4,345 64	75 80	1,977 09	6,398 53	.....
MacLean Publishing Co., Ltd., Mechanical Division Mutual Benefit Association	.....	.....	16	38	554 53	3 87	.....	558 40	.....
Massey-Harris Ltd., Brantford, Employees' Benefit Association	960	5 **3	159	572	2,564 30	75 00	2,257 66	4,896 96	.....
Massey-Harris, Toronto Employees' Mutual Benefit Society	1,300	8 **5	343	1,129 1–2	4,727 25	100 60	4,026 76	8,854 61	.....
Mozirer Sick Benefit Society	174	1	14	91	3,725 21	155 41	83 12	3,963 74	.....
National Cash Register Co.'s Employees' Benefit Society	81	1	19	.....	394 50	81 24	.....	475 74	.....
National Iron Works Employees' Mutual Benefit Society	153	.....	104	199	771 20	.....	.....	771 20	.....
Oddfellows, Manchester Unity	1,965	16	316	2,694	30,768 24	4,154 80	9,472 01	44,395 05	2,925 00

Orange Grand Lodge of Ontario East	125				64 34			64 34	
Orange Grand Lodge of Ontario West	34,950	322	44	394	47,423 00	568 30	544 32	48,535 62	
Ottawa Firemen's Superannuation and Benefit Fund	179	1			11,653 48	3,608 20	7,352 50	22,614 18	
Ottawa Hebrew Benefit Society	172		6	19	759 00	38 66	23 47	821 13	
Ottawa Typographical Union No. 102	342	5	30	127	730 00		8 30	738 30	
Polish Alliance Friendly Society of Canada	95	1	22	63	671 91	62 13	54 90	788 94	100 00
Postal Benefit Association of Toronto		5			618 50	11 73		630 23	
Pride of Israel Sick Benefit Society	449	4	37	209	7,131 34	430 40	2,299 45	9,861 19	
Rogers, Wm., Manufacturing Co. Welfare Society	58	{**3 1	12	18 5-7	328 50	82 12	7 53	418 15	
Roumanian Aid Association Gloria	32		9	27	269 00	20 45	80 05	369 50	
Russell Gear & Machine Co. Employees' Mutual Benefit Society	183		44	78	1,042 40	20 60		1,063 00	
Ruthenian Brotherhood of St. John the Baptist	32		2	4	251 61			251 61	
Ryerson Press Benefit Society	282	2	109	225	1,367 40		1,265 55	2,632 95	
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association	150	2	61	165	675 30	52 86	224 20	952 36	700 00
St. Albert Friendly Society	59	2			161 10	34 62	15 60	211 32	
St. Boniface Benefit Society	354	3	50	214	1,510 40	161 08	12 15	1,683 63	
St. David's Y.P.U. Sick Benefit Society	276	2	59	234	1,932 25	21 52	47 37	2,001 14	
St. Joseph Aid Society of Formosa	69		9	51 1-2	201 00	60 25		261 25	
St. Joseph Lithuanian Benefit Society	8		3	3	53 50	47 43	3 80	104 73	
St. Joseph Mutual Benefit Society	59	1	7	56	263 56	195 62		459 18	450 00
St. Luke Benefit Society of Amherstburg	36	2	3	17	77 25	6 64		83 89	
Simmons Limited Employees' Mutual Benefit Society	135		45	148	1,980 75	7 45		1,988 20	
Slingsby Mfg. Co., Ltd., Employees' Sick Benefit Assn.	250	3	30	103 6-7	628 50	17 45	16 00	661 95	
Societa di Mutuo Soccorso La Trinacria di Toronto	121	1	17	57	1,108 50	112 96	11 90	1,233 36	
Societa di Mutuo Soccorso Racalmutese	76	1	15	52	868 42			868 42	
Societa Figli d'Italia Mutuo Soccorso St. Antonio	105	1	16	82 1-2	631 00	148 61	22 25	801 86	500 00
Societa Italiana di M. S. Guglielmo Marconi	70		16	69 1-2	867 50	152 27	207 61	1,227 38	
Sons and Daughters of Ireland Protestant Association	689	3	7	34	1,249 70	242 43	17 75	1,509 88	
Sons of Abraham Benefit Society	41	†2	10	25	404 65		12 53	417 18	
Sons of Jacob Benevolent Society	335		10	48 5-7	2,946 56	62 06	1,718 28	4,726 90	
Sons of Lithuania Benefit Society	52		14	53	300 15	9 91	201 30	511 36	
Sons of Italy Mutual Aid and Benevolent Society	32		12		591 18	22 62	48 75	662 55	
Star of Italy Mutual Aid and Benevolent Society	120		51	91	688 20	51 51	356 25	1,095 96	
Sons of Temperance of Ontario	17		4	12	103 75	74 50	7 60	185 85	100 00
Staszower Benefit Society	60	{1 **1	5	20	900 58		293 39	1,193 97	
Steel Co. of Canada, Ltd., Hamilton Works, Employees' Benefit Society	1,840	11	665	1,766 1-3	18,186 50	160 21		18,346 71	
Theatrical Mutual Association of Hamilton	64			52	456 50	54 73	15 53	526 76	
Theatrical Mutual Association of Toronto	148	1	12	47	1,289 50	1,337 25	329 61	2,956 36	
Toronto Civil Employees' Benevolent Association	435		113	327 2-7	2,163 15	165 91	928 23	3,257 29	1,100 00
Toronto Police Benefit Fund	873	2			112,363 77	64,320 64	23,345 38	200,029 79	1,353 15
Toronto Firemen's Benefit Fund	598	1			61,247 29	39,970 77	36,094 40	137,312 46	73,808 10
Toronto Hearts of Oak Medical Agency	109	1			261 40	3 95		265 35	
Toronto Hebrew Benevolent Society	241	{1 **2 † 2	51	137	3,885 17	287 60	68 90	4,241 67	
Toronto Hydro-Electric System Employees' Mutual Benefit Society	319	2	56	225 1-3	1,654 00	5 35		1,659 35	
Toronto Musical Protective Association	1,303	5	34	164	11,089 55	410 04	2,607 95	14,107 54	
Toronto Railway Employees' Union and Benefit Society	2,870	18	423	998 5-7	13,332 75		13,900 00	27,232 75	
Toronto Typographical Union No. 91	1,112	17	87	343	2,708 53	88 56		2,797 09	
Transportation Club of Toronto	168	2			835 00	18 53	24 00	877 53	
Verity Plow Co., Relief Association	250	1	80	290	783 00	134 42	729 75	1,647 17	
Waitresses' Club	95			5	493 30			493 30	
Willys-Overland Employees' Mutual Benefit Society	560	1	145	398	2,992 30	72 19		3,064 49	
Young Men's Hebrew Association	42		10	30	588 00	49 01	500 00	1,137 01	
Zion Benevolent Society	180	{1 **1	27	73	3,563 45	125 69	196 44	3,885 58	
Totals	87,273	635	7,014	23,368	566,026 70	150,797 44	131,705 14	848,529 28	106,274 82

Name of Society.	EXPENDITURE							
	Expenses of management.	Amount paid for funeral benefits during 1923.	Amount paid for sick benefits during 1923.	Amount paid for medical attendance during 1923.	Amount paid for special relief during 1923.	All other.	Total.	Paid for investments.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association	60 00	.....	621 35	.....	.....	.....	681 35	.....
Army and Navy Veterans Society of Hamilton	502 83	100 00	.....	235 12	218 70	340 13	1,396 78	.....
Army and Navy Veterans Society of Toronto	882 19	200 00	.....	.....	209 40	.....	1,291 59	.....
Bain Waggon Co.'s Employees' Mutual Benefit Assn.	83 08	.....	1,045 00	.....	.....	13 00	1,141 08	.....
Beaver Sick and Funeral Benefit Club	83 74	200 00	461 83	.....	.....	956 80	1,702 37	.....
Brantford Carriage Co., Ltd., Relief Association	39 00	.....	264 00	.....	10 85	.....	313 85	.....
Brown Bros. Ltd., Employees' Benefit Society	13 75	.....	227 90	.....	.....	.....	241 65	.....
Brunner Mond Mutual Benefit Society	170 04	.....	1,508 62	2,106 75	.....	10 40	3,795 81	.....
Canada Cycle & Motor Co., Ltd. Employees' Mutual Benefit Society	322 02	150 00	1,964 48	604 50	.....	.....	3,041 00	.....
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society	45 60	.....	101 00	309 92	.....	.....	456 52	.....
Canadian Allis-Chalmers Ltd., Employees' Mutual Benefit Society	275 00	450 00	2,145 45	1,083 00	235 50	.....	4,188 95	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	16,280 13	550 00	2,429 19	.....	7,055 98	3,791 47	30,106 77	.....
Canadian Hebrew Benevolent Society	787 84	20 00	174 00	277 00	.....	.....	1,258 84	.....
Canadian General Electric Sick Benefit Society	67 65	.....	1,109 65	336 75	.....	.....	1,514 05	.....
Canadian Order of Beavers	155 01	.....	142 44	.....	.....	.....	297 45	.....
Canadian Order of Rechabites	1,368 00	40 00	992 41	709 25	150 00	2 40	3,262 06	1,500 00
Cigarmakers' Union No. 55, Hamilton	666 23	.....	893 00	.....	350 00	26 40	1,935 63	.....
Cigarmakers' Union No. 27, Toronto	553 96	1,140 00	772 00	30 60	.....	874 00	3,370 56	.....
Cockshutt Plow Co. Relief Association	288 00	300 00	2,077 00	.....	50 00	.....	2,715 00	.....
Consumers Gas Co.'s Employees' Mutual Benefit Society	217 37	2,215 00	2,489 62	1,148 12	.....	.....	6,070 11	.....
Czenstochower Aid Society	369 00	100 00	221 50	352 53	.....	203 00	1,246 03	.....
Daughters and Maids of England Benevolent Society	16,422 13	1,325 00	4,040 84	6,564 43	.....	1,803 74	30,156 14	.....
Dominion Expressmen's Sick Benefit Society	1,325 65	1,800 00	8,103 00	.....	.....	.....	11,228 65	.....
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	420 86	30 00	2,140 76	1,090 50	.....	.....	3,682 12	.....
Employees' Mutual Benefit Assn. of the Dominion Forge & Stamping Co., Ltd	39 99	.....	1,724 50	.....	15 00	1,555 10	3,334 59	.....
Employees' Protective League of the Seaman-Kent Co., Ltd	39 25	.....	492 35	.....	.....	.....	531 60	.....
Evening Telegram Employees' Benefit Society	129 75	656 00	.....	.....	.....	.....	785 75	.....
Gendron Mfg. Co.'s Employees' Benefit Society	58 00	.....	49 29	.....	.....	.....	107 29	.....
Globe Printing Co.'s Employees' Benefit Society	290 79	100 00	180 00	.....	.....	.....	570 79	.....
Goodyear Relief Association	1,438 63	.....	5,290 00	.....	.....	.....	6,728 63	5,389 70
Goold, Shapley & Muir Co. Employees' Relief Assn.	36 50	30 00	332 00	.....	.....	.....	398 50	.....
Grand Order of Israel Benefit Society	472 35	125 00	307 00	117 00	60 00	140 55	1,221 90	.....
B. Greening Wire Co., Ltd., Employees' Benefit Society	63 87	40 00	538 12	.....	.....	.....	641 99	.....

W. & J. G. Greey's Employees' Mutual Sick Benefit Society	35 00	.....	332 20	.....	.....	.....	367 20	.....
Gutta Percha & Rubber Mfg. Co., of Toronto, Ltd., Employees' Sick Benefit Society	181 29	450 00	2,333 86	.....	.....	.....	2,965 15	.....
H. A. Mutual Benefit Association	1,698 24	300 00	3,738 30	2,244 50	.....	.....	7,981 04	.....
Hamilton Firemen's Benefit Fund	750 81	† 2,053 21	.....	.....	1,385 35	.....	4,189 37	26,467 11
Hamilton Police Benefit Fund	480 69	337 25	.....	.....	† 8,732 92	.....	9,550 86	14,000 00
Hamilton Rolling Mills Benefit Society	450 87	145 00	1,221 50	677 00	14 50	48 00	2,556 87	.....
Hamilton St. Stanislaus Mutual Benefit Society	37 00	.....	250 00	.....	.....	.....	287 00	.....
Hebrew Friendly Society of Toronto	470 77	.....	225 00	156 50	25 00	.....	877 27	.....
Hebrew Sick Benefit Society	808 69	.....	356 00	516 83	124 54	219 25	2,025 31	.....
Heintzman and Co.'s Employees' Benefit Society	41 79	.....	402 50	.....	.....	.....	444 29	.....
Imperial Varnish & Color Sick Benefit Society	20 84	.....	271 63	.....	.....	.....	292 47	.....
Irish-Catholic Benevolent Union	396 46	400 00	284 00	141 75	19 50	*415 47 328 68	1,985 86	.....
Italo-Canadese Benevolent Society	460 55	527 94	652 15	192 00	.....	.....	1,832 64	.....
Kieltzer Sick Benefit Society	777 96	180 00	354 00	392 00	.....	.....	1,703 96	.....
Judean Benevolent & Friendly Society	695 08	25 00	280 00	315 00	155 94	264 68	1,735 70	.....
La Congregazione della Immacolata Concezione di Maria Santissima	10 00	.....	.....	.....	.....	.....	10 00	.....
Leaside Mutual Aid Society	33 00	.....	.....	.....	.....	.....	33 00	.....
Linitzer Sick Benefit Society	1,387 14	30 00	288 00	585 35	110 00	95 31	2,495 80	.....
Loggia Dannunzio Mutual Aid and Benevolent Society	538 21	.....	202 60	54 01	.....	.....	794 82	.....
London Police Benefit Fund Association	135 55	.....	.....	.....	† 3,193 16	.....	3,328 71	26,635 10
Loyal Orange Young Briton Lodge 33	16	.....	69 00	.....	.....	.....	69 16	.....
Loyal Order of Moose of Ontario	.....	300 00	4,044 00	1,828 00	.....	.....	6,172 00	.....
Loyal True Blue Association	4,360 36	1,484 98	.....	.....	.....	.....	5,845 34	.....
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	10 64	.....	274 22	.....	.....	.....	284 86	.....
Massey-Harris Ltd., Brantford, Employees' Benefit Association	292 56	650 00	3,470 50	37 00	.....	.....	4,450 06	.....
Massey-Harris, Toronto, Employees' Mutual Benefit Society	873 85	1,020 00	6,199 90	.....	.....	.....	8,093 75	.....
Mozirer Sick Benefit Society	670 60	316 50	639 15	626 24	361 75	581 08	3,195 32	.....
National Cash Register Co.'s Employees' Benefit Society	30 05	50 00	260 90	.....	.....	30 00	370 95	.....
National Iron Works Employees' Mutual Benefit Society	35 14	.....	847 20	.....	.....	.....	882 34	.....
Oddfellows, Manchester Unity	7,357 37	5,582 07	12,522 79	3,050 10	.....	7,813 82	36,326 15	.....
Orange Grand Lodge of Ontario East	13 00	.....	.....	.....	.....	.....	13 00	.....
Orange Grand Lodge of Ontario West	6,126 77	35,142 40	.....	.....	133 48	13,653 83	55,056 48	8,306 83
Ottawa Firemen's Superannuation and Benefit Fund	53 00	1,000 00	.....	1,500 00	1,699 92	532 37	4,785 29	20,515 20
Ottawa Hebrew Benefit Society	661 80	.....	76 00	110 25	.....	.....	848 05	.....
Ottawa Typographical Union No. 102	.....	1,975 00	635 00	.....	.....	.....	2,610 00	.....
Polish Alliance Friendly Society of Canada	494 28	74 40	310 50	46 00	.....	.....	925 18	.....
Postal Benefit Association of Toronto	45 00	600 00	.....	.....	.....	.....	645 00	.....
Pride of Israel Sick Benefit Society	2,206 70	450 00	1,254 00	1,637 65	1,605 43	1,520 10	8,673 88	.....
Rogers, Wm., Manufacturing Co., Welfare Society	36 76	100 00	113 50	.....	.....	.....	250 26	.....
Roumanian Aid Association Gloria	31 99	.....	162 00	96 50	.....	.....	290 49	.....
Russell Gear & Machine Co. Employees' Mutual Benefit Society	168 20	.....	466 00	.....	.....	.....	634 20	.....
Ruthenian Brotherhood of St. John the Baptist	46 13	.....	20 00	.....	.....	.....	66 13	.....
Ryerson Press Benefit Society	35 55	300 00	2,121 60	.....	.....	.....	2,457 15	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association	137 60	100 00	743 75	.....	75 00	.....	1,056 35	.....
St. Albert Friendly Society	37 80	100 00	.....	.....	.....	30 00	167 80	.....
St. Boniface Benefit Society	159 25	90 00	851 10	.....	.....	14 40	1,114 75	.....
St. David's Y.P.U. Sick Benefit Society	244 27	150 00	1,165 68	.....	.....	409 44	1,969 39	.....
St. Joseph Aid Society of Formosa	28 90	.....	162 50	.....	.....	.....	191 40	.....
St. Joseph Lithuanian Benefit Society	60 87	.....	18 00	.....	.....	10 00	88 87	.....

Name of Society.	EXPENDITURE							
	Expenses of management.	Amount paid for funeral benefits during 1923.	Amount paid for sick benefits during 1923.	Amount paid for medical attendance during 1923.	Amount paid for special relief during 1923.	All other.	Total.	Paid for investments.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
St. Joseph Mutual Benefit Society	44 00	50 00	168 00	.....	.....	5 00	267 00	200 00
St. Luke Benefit Society of Amherstburg	44 77	50 00	68 00	.....	.....	.....	162 77	.....
Simmons Limited Employees' Mutual Benefit Society	144 11	.....	1,483 33	.....	.....	.....	1,627 44	.....
Slingsby Mfg. Co. Ltd. Employees' Sick Benefit Assn.	87 00	50 00	484 62	.....	.....	16 00	637 62	.....
Societa di Mutuo Soccorso La Trinacria di Toronto	273 06	150 00	285 00	242 00	.....	190 00	1,140 06	.....
Societa di Mutuo Soccorso Racalmutese	105 00	122 50	260 65	151 50	.....	.....	639 65	.....
Societa Figli d'Italia Mutuo Soccorso St. Antonio	110 36	125 00	412 00	.....	.....	29 00	676 36	.....
Societa Italiana di M. S. Guglielmo Marconi	564 14	.....	416 00	100 00	50 00	.....	1,130 14	.....
Sons and Daughters of Ireland Protestant Assn.	415 53	300 00	.....	.....	.....	.....	715 53	.....
Sons of Abraham Benefit Society	199 68	20 00	150 00	101 00	.....	.....	470 68	5 00
Sons of Jacob Benevolent Society	776 11	.....	422 00	652 14	20 00	1,241 60	3,111 85	.....
Sons of Lithuania Benefit Society	118 68	.....	346 50	.....	.....	.....	465 18	.....
Sons of Italy Mutual Aid and Benevolent Society	22 55	573 22	.....	111 00	.....	.....	706 77	.....
Star of Italy Mutual Aid and Benevolent Society	107 50	.....	504 34	212 28	.....	.....	824 12	.....
Sons of Temperance of Ontario	10 00	.....	60 30	.....	.....	4 02	74 32	.....
Staszower Benefit Society	105 71	64 35	120 00	365 76	.....	.....	655 82	.....
Steel Co. of Canada, Ltd., Hamilton Works, Employees' Benefit Society	728 86	2,200 00	8,831 55	4,710 23	.....	1,168 50	17,639 14	.....
Theatrical Mutual Association of Hamilton	145 52	.....	260 00	101 87	1,500 00	.....	2,007 39	.....
Theatrical Mutual Association of Toronto	1,024 22	250 00	321 00	240 00	15 00	.....	1,850 22	.....
Toronto Civic Employees' Benevolent Association	749 49	.....	1,210 49	362 00	.....	1,035 92	3,357 90	.. 992 37
Toronto Police Benefit Fund	697 45	† 95,132 04	.....	.....	2,425 00	2,254 60	100,509 09	84,239 83
Toronto Firemen's Benefit Fund	1,359 18	† 22,276 58 2,400 00	.....	.....	.....	364 67	26,400 43	212,253 30
Toronto Hearts of Oak Medical Agency	122 23	.....	.....	140 00	.....	32 83	295 06	.....
Toronto Hebrew Benevolent Society	3,975 04	142 00	988 00	866 89	.....	.....	5,971 93	.....
Toronto Hydro-Electric System Employees' Mutual Benefit Society	119 04	80 00	901 45	.....	.....	555 95	1,656 44	.....
Toronto Musical Protective Association	7,353 90	500 00	492 00	.....	201 00	1,933 10	10,480 00	4,910 79
Toronto Railway Employees' Union and Benefit Society	.....	13,900 00	9,987 02	1,726 30	.....	.....	25,613 32	.....
Toronto Typographical Union No. 91	.....	750 00	2,058 00	.....	500 00	75 05	3,383 05	.....
Transportation Club of Toronto	691 84	200 00	.....	.....	.....	.....	891 84	.....
Verity Plow Co. Relief Association	247 85	60 00	1,651 99	.....	.....	.....	1,959 84	.....
Waitresses' Club	404 05	.....	15 00	.....	.....	17 00	436 05	.....
Willys-Overland Employees' Mutual Benefit Society	183 68	50 00	2,389 25	.....	.....	.....	2,622 93	.....
Young Men's Hebrew Association	344 75	.....	240 00	110 00	.....	.....	694 75	.....
Zion Benevolent Society	644 58	327 50	434 00	340 49	128 25	2,293 13	4,167 95	.....
Total	99,516 63	203,277 94	125,417 82	39,705 61	30,847 17	46,883 79	545,648 96	405,415 23

† Pensions.

* Home Bank Deposit.

APPENDIXES TO REPORT (1924)

OF THE

SUPERINTENDENT OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

CONTENTS

A.—An Achievement in Uniformity, The Uniform Life Insurance Laws of the Canadian Provinces.

B.—Valuation of Insurance Certificates of Friendly Societies.

APPENDIX "A"

AN ACHIEVEMENT IN UNIFORMITY

THE UNIFORM LIFE INSURANCE LAWS OF THE CANADIAN PROVINCES

PAPER READ BEFORE THE ASSOCIATION OF LIFE INSURANCE COUNSEL, DECEMBER 9TH, 1924, AT NEW YORK CITY, BY R. LEIGHTON FOSTER, SUPERINTENDENT OF INSURANCE, ONTARIO, CANADA.

INTRODUCTION

The last twelve months have witnessed an achievement in uniformity of legislation in Canada without parallel, so far as I am aware, in any country in the world. During that short period, seven out of nine provinces have enacted uniform legislation upon the subject-matter of life insurance contracts, including the rights and status of beneficiaries, their designation by the insured, the apportionment of the insurance money, and generally all law respecting life insurance contracts other than that relating to the incorporation, licensing and regulation of life insurers. Your Association, representative of the life insurance counsel of the United States, has a two-fold interest in that legislation. First, because the great American life insurers, whose legal advisers you are, have a very considerable and increasing business in Canada. Secondly, because I know uniformity in life insurance legislation in your own country is a subject very dear to the heart of your Association. The invitation of your President to read a paper before your Association, an honour which I deeply appreciate, I construe as an invitation to tell you, first, the circumstances of the enactment of the legislation, that is, how it was accomplished; and secondly, because you are essentially an association of legal men, something of the substance of the legislation.

Possibly some of you will recall a paper read before your Association three years ago this month by my predecessor in office, V. Evan Gray, entitled: "Problems of Jurisdiction and Uniformity in Insurance Legislation in Canada." I have recently re-read that paper and it seems to me that my remarks may very well commence where Mr. Gray's paper concluded. Mr. Gray told you something of the jurisdiction problem in Canada—the conflict of Federal vs. Provincial authority in insurance matters—and concluded by a reference to the steps being taken to secure more uniform legislation in Canada. I am going to touch lightly upon the question of jurisdiction and confine myself largely to the story and content of the new Life Insurance Act.

JURISDICTION

There has never been any real doubt among insurance counsel in Canada since *Citizens vs. Parsons* (1881, 7 A.C. 96) that the provinces had a complete and exclusive jurisdiction upon the subject of the regulation of contracts of insurance undertaken within their several limits. If here and there, under the

benevolent influence of federal authority, a doubting Thomas raised his head, his doubts must have been entirely dissipated by the recent decision of the Privy Council in England, in what is commonly called the *Reciprocal Insurance Reference* (1924, A.C. 328). This case took the form of a reference by the Government of the Province of Ontario to the courts as to the validity of certain Ontario legislation respecting the regulation of Reciprocal or Inter-insurance Exchanges. Dominion legislation upon the same subject-matter was questioned. On the argument my predecessor, V. Evan Gray, who was a member of the Ontario Bar, led the forces of the province against the counsel for the Dominion Government and interested private parties. The reference was a direct challenge to the insurance jurisdiction of the federal authority and the result a highly gratifying and complete win for the provinces. I cannot resist reading two questions from their Lordships' judgment, particularly because they are directly in point when the question of jurisdiction in relation to the Life Insurance Act, which I am about to discuss, is considered. Disposing of one part of the argument presented by counsel for the Dominion, their Lordships said:

> "It is only necessary to observe that *contracts of insurance form the subject of the statute, a subject peculiarly within the sphere of provincial control.*"

and later, in passing upon the validity of a section of the Dominion Criminal Code providing penalties for foreign insurers undertaking contracts of insurance in Canada without a license from the Dominion Department of Insurance, their Lordships decided:

> "The enactment in question being in substance, notwithstanding its form, *an enactment in regulation of contracts of insurance and the business of insurance, subjects not within the legislative sphere of the Dominion*, and, subject to the proviso which is not here material, being general in its terms, is in their Lordships' opinion invalid in its entirety."

Uniformity in Legislation

The conflict of jurisdiction in Canada, however, must not be regarded too seriously. Important and far-reaching constitutional questions are involved, but the provinces at any rate have done everything in their power to minimize any embarrassment to the insurers and the insured. Indeed, during the past five years, while the conflict has waged the hottest, the provinces have come closer together and accomplished more in the way of uniform insurance legislation and regulation than they did during the preceding fifty years. During that period the Association of Superintendents of Insurance of the Provinces of Canada, being an Association with similar objects and made up of the same personnel as your National Convention of Insurance Commissioners of the United States, has met in regular annual conference. Its achievements, in so short a time, are very creditable. Three years ago, after mature consideration, uniform statutory conditions for inclusion in contracts of accident and sickness insurance and automobile insurance were approved and adopted by the Conference. Within eighteen months these uniform statutory conditions had been uniformly enacted in the five provinces of Canada at that time party to the Association. In October, 1923, the Association approved and adopted the Uniform Life Insurance Act and within a period of eight months, this Act had received enactment in seven out of nine provinces. Within the next following six months, it is expected that at least five provinces of Canada will enact uniformly a Fire Insurance Policy Act prescribing uniform statutory conditions for inclusion in contracts of fire insurance. Altogether, speaking on behalf of the Association of which I was recently elected secretary-treasurer, there

appears to be reasonable cause for gratification at the very considerable success which has attended our efforts for uniformity and, speaking for myself, I am firmly of opinion that within the next few years, given the continued co-operation of the insurers and insured, provincial insurance legislation in Canada will be practically uniform upon all subject-matter where uniformity is possible and desirable.

There is another important and influential body in Canada which must be given a full measure of credit when the enactment of the Uniform Life Insurance Act or the Fire Insurance Policy Act is discussed; that is the Conference of Commissioners on Uniformity of Legislation in Canada. This Conference consists of three prominent members of the Bar of each province appointed by the several provincial governments. It is, I believe, closely comparable to your National Convention of Commissioners on Uniformity of State Laws. The duties of the Conference include the actual drafting of legislation for enactment in identical form by the provincial legislatures. Their work in the field of insurance has been confined entirely to the Uniform Life Insurance Act and the Fire Insurance Policy Act, but their labours have covered a wide range of subjects from legitimation by subsequent marriage to bulk and conditional sales. The record of the extent to which the model statutes adopted by the Conference have been enacted by the several provinces speaks volumes for patience, tact and ability with which the Commissioners have approached their task.

With this brief reference to the problems arising out of the dual jurisdiction in insurance matters in Canada and to the two important agencies working for uniformity of legislation, I will turn to a narration of the events leading up to the enactment of the Uniform Life Insurance Act.

Preparation and Enactment of Act

By way of introduction it may be said that the laws respecting life insurance contracts and the provisions relating to the designation of beneficiaries and the rights of claimants differed very largely in the various provinces of the Dominion. The same broad underlying principles were found in all the provincial insurance Acts, and most of the differences were matters of detail, but I do not need to say to a body of legal practitioners that it was just those differences of detail which caused so much confusion and uncertainty.

In October, 1920, H. J. Sims, K.C., of Kitchener, Ontario, for some twenty-eight years chief counsel for the Mutual Life Insurance Company of Canada, delivered an address before the Association of Superintendents of Insurance of the Provinces of Canada upon the subject of "Uniformity of Legislation respecting Life Insurance Beneficiaries." In the course of that address, Mr. Sims described clearly the conflict in the various provincial laws relating to life insurance contracts and made a strong plea to the Association to undertake the preparation of a Model Act looking to uniform life insurance laws throughout Canada. About the same time, Mr. Evan Gray, the Ontario Superintendent of Insurance, was making preparations for a general revision of the Ontario Insurance Act. Mr. Sims' address had revealed him to be a man of peculiar fitness to advise upon the revision of that part of the law relating to life insurance. Accordingly, within two weeks of his address, Mr. Sims was asked by Mr. Gray to co-operate in a revision of the life insurance sections of the Ontario Act. This Mr. Sims promptly and willingly offered to do. During the winter of 1920-21, the plans for the revision went on apace. In April, 1921, the Ontario Legislature appointed a Select Committee to consider the revision and recommend legislation to the Assembly. In June of that year, as a result of further

negotiations with Mr. Sims, Mr. Gray wrote officially to the Canadian Life Insurance Officers' Association, the Canadian association comparable to your Life Insurance Presidents' Association, advising that the revision of the life insurance provisions of the Ontario Act was under consideration. At the same time he suggested that Mr. Sims would be eminently fitted to act as counsel. This suggestion was immediately acted upon and Mr. Sims retained by the Association. About the same time it was decided to solicit the co-operation of the Conference of Commissioners on Uniformity of Legislation and, in July, 1921, the Attorney-General of Ontario addressed a formal letter to Sir James Aikins, Hon. President of that Conference, suggesting that the Conference co-operate in the preparation of a Uniform Life Insurance Act for enactment by the several provinces. Sir James Aikins promptly announced the willingness of the Conference to undertake such a task. Thereupon the Attorney-General for Ontario officially communicated with the Prime Ministers in each province, explaining the suggestion which he had made to the Conference, and urging them to give their earnest consideration and support to the preparation and enactment of uniform life insurance legislation.

The machinery was thus set in motion. Mr. Sims devoted most of the summer of 1921 to the actual drafting of the Model Act for submission to the Conference in September of that year. In this work he was in constant consultation with Mr. Gray, and also with representatives of the Canadian Life Insurance Officers' Association and the Canadian Fraternal Association. As a result of their joint labours, a draft of a Model Act was submitted to the Conference at their annual meeting in September, 1921, where the principle of uniformity was approved and a resolution adopted referring the draft to the three Ontario members of the Conference for revision and report. The following month, October, Mr. Gray submitted the draft to the annual meeting of the Association of Superintendents of Insurance of the Provinces of Canada, where the principle of uniformity was again approved and considerable attention given to the substance of the draft legislation.

The Ontario Commissioners gave a great deal of careful study and time to the provisions of the draft during the following months. Mr. John D. Falconbridge, K.C., is entitled to a special word of appreciation for his praiseworthy services. Public sessions were held in Toronto at which Mr. Sims, Mr. F. G. Dunham, Attorney for the Association of Life Insurance Presidents of the United States, representatives of the Canadian Fraternal Association, and other interested parties submitted recommendations and briefs and generally entered into a full round-table discussion of the merits of the several sections of the Act.

In August, 1922, the Association of Superintendents of Insurance and the Conference of Commissioners on Uniformity of Legislation met simultaneously in Vancouver, in order to discuss the redraft of the Act submitted by the Ontario Commissioners. A long and helpful discussion ensued. Finally it was resolved to recommit the Act to the Ontario Commissioners for another year for further consideration and report. Months passed, additional conferences were held, and further and drastic revisions made to the Act. Apparently common ground was finally found in respect of all the contentious sections because, when the Conference of Commissioners met in Montreal in September, 1923, all differences were ironed out and the Model Life Act was finally adopted and approved by the Conference and a resolution passed recommending its enactment by the several provinces. The following month the Act was approved and adopted by the Association of Superintendents at their annual meeting and subsequently by the Canadian Life Insurance Officers' Association.

Thus ended the three-year period of continuous labour and preparation. The next step and probably the most important, namely, the enactment of the Model Act, was accomplished more promptly and effectively than its fondest sponsors could have contemplated. British Columbia was the first province to enact the Model Act, Royal Assent dating from the 21st December, 1923; Saskatchewan followed suit in March, 1924; and the month of April saw the Act passed in the Provinces of Alberta, Manitoba, New Brunswick, Ontario, and Prince Edward Island. By the end of May of this year the Act had been uniformly enacted in seven provinces. In Nova Scotia, the eighth province, the Act was submitted to the Legislature and the only reason it was not passed was because of pressure of business and the premature adjournment of the Assembly. There is no reason to suppose that Nova Scotia will not enact the legislation at the forthcoming session. In Quebec, the ninth province, there is a real problem. Many of the present provisions of the life insurance laws of Quebec are contained in the French civil code in force in that province. The French civil code is to the French-Canadian what the constitution of the United States is to the American. It is therefore possible that although the Uniform Life Insurance Act follows the existing Quebec law as closely as, if not more closely than that of any other province, nevertheless some adjustment may have to be made to accommodate its provisions to the civil code. I can assure you, however, that the insurance authorities in Quebec are very much alive to the desirability of uniformity and I believe that the near future will see the enactment of the Uniform Life Insurance Act, with very slight variations, if any, in the ninth province.

If there is a moral to be drawn from the events I have narrated applicable to problems of uniformity of legislation generally, I would say that it is the confirmation of the principle that too much time cannot be spent in preparation and discussion or too little time in enactment and bringing into force. Three years of continuous labour were devoted to the Uniform Life Insurance Act before it was endorsed by any responsible body. I know personally that its promoters were more than once hopelessly discouraged at the prospect of ever securing a satisfactory and generally acceptable bill. Nevertheless there was no attempt to secure the adoption of the Act until all parties were satisfied. In the result, when the Act was presented to the several Legislatures, there was not one voice raised in opposition in any province, and the fact of its uniform enactment bears mute testimony to the care with which it was drafted and to the manner in which all interested parties lent their hearty support to its enactment.

Description of Act

The subject-matter of the Act is arranged in the statute under the following sub-headings:

Application of the Act.
The Contract of Insurance.
Insurable Interest.
Policies on the Lives of Infants and Minors.
Beneficiaries.
Proof of Claim and Payment.
Limitation of Actions.
Trustees, Guardians, etc.
Payment into Court.
Construction of Act.

Inasmuch as these headings give a birdseye view of the content of the law, and copies of the Act have been made available for all who hear or may subse-

quently read this paper, I believe a discussion of the Act by reference to those headings would be the most suitable form in which I could frame my remarks.

Application of the Act

The Act applies, notwithstanding any agreement or stipulation to the contrary, to every contract of life insurance made in the province after its coming into force; and it also applies to the unmatured obligations of contracts made in the province before its coming into force. Its effect is accordingly retroactive and existing contracts are subject to its provisions.

The real problem is: When is a contract deemed to be made in the province? This problem—the problem of what law governs—has been a major concern of life insurance counsel, not only in Canada, but also in your country, for years. The general rule expressed by Bowen, L. J., *in Jacobs vs. Credit Lyonnais* (1884) 12 Q.B.D. at p. 600, "That the law of a country where a contract is made pre-"sumably governs the nature, the obligation and the interpretation of it, unless "the contrary appears to be the express intention of the parties"—has long been recognized in Canada, associated with the general principle that the question is decided almost entirely by the intention of the parties. At the same time the paramount authority of legislative enactments on the subject where they exist is generally conceded. In Canada, every province except British Columbia had some statutory provision designed to prescribe the law that was to govern. Frequently they were in conflict. The parties to life insurance contracts and the beneficiaries have a habit of moving about from place to place, province to province, or to foreign countries, utterly regardless of the embarrassment and confusion resulting therefrom upon the demise of the person whose life is insured. A review of the decisions merely furnished the barrister with effective arguments pro and con regardless of the litigant by whom he had been briefed.

The provisions of the uniform Act covering the point have been carefully considered. The inherent difficulties, as you are aware, are immense. It was found impossible to cover every case which the nimble counsel could conceive. Nevertheless, I believe ninety-five per cent. of the cases have been anticipated. It is simply provided that if the place of residence of the insured is within the province at the time the contract is made, the contract shall be deemed to be made in that province.

It is further provided, and this provision is new to most of the provinces, that where the contract is made in the province, the law of that province governs, not only the construction of the contract itself, but also the rights and status of beneficiaries, the powers of the insured as to designation of beneficiaries, and the apportionment of the insurance money, regardless of the domicile of the insured or any of the beneficiaries at the time the contract is made, or at any time subsequent thereto. Hitherto the rule laid down in *Lee vs. Abdy* (1886) 17 Q.B.D. 309, that the "incidents" of a contract must be determined by the law of the place where it is entered into, had been applied in Canada except in the Maritime Provinces.

Finally, there is a provision designed to anticipate in part the five per cent. of the cases not within the provisions described in the preceding paragraph, to the effect that the Act shall apply to contracts not made in the province where the contract itself provides that the Act shall apply or that the contract shall be construed or governed by the law of the province.

The Contract of Insurance

The so-called "facility of payment" clause in policies whose face value does not exceed one thousand dollars, is authorized for the first time in Canadian life insurance law. Its application is practically restricted to industrial policies and its purpose is to make the insurance money immediately available without the technicalities and delays involved by the necessity of formal administration. It provides that where, in a policy, the amount of insurance money is less than one thousand dollars, the contract may provide, notwithstanding the designation therein of a named beneficiary, that the insurance money may be paid to any relative by blood or connection by marriage of the insured or to any person appearing to the insurer to be equitably entitled to the money by reason of burial expenses, medical attendance, etc.

The provisions with respect to disclosure and misrepresentation are always of peculiar interest to the lawyer. They are brief and may best be described by quotation:

"8 (1) The insured and the person whose life is insured shall each disclose to the insurer every fact *within his knowledge* which is material to the contract.

(2) Any *conscious* failure to disclose, or any misrepresentation of, a fact material to the contract, on the part of the insured or the person whose life is insured, shall render the contract voidable at the instance of the insurer.

(3) Any misrepresentation or fraudulent concealment on the part of the insurer of a fact material to the contract shall render the contract voidable at the instance of the insured.

"9 (1) No contract shall be rendered void or voidable by reason of any misrepresentation, or any failure to disclose on the part of the insured or the person whose life is insured, in the application for the insurance or on the medical examination or otherwise, unless the misrepresentation or failure to disclose is material to the contract.

(2) The question of materiality shall be one of fact."

The first phrase that will strike you is "within his knowledge." The facts required to be disclosed are limited to such material facts as are within the knowledge of the insured and the person whose life is insured. It was strongly and repeatedly contended by counsel for the insurers when the draft Act was under consideration that these words almost vitiated the protection the provision was intended to afford the insurer. On the other hand, it was urged that no man should be bound under penalty of forfeiting his insurance to disclose facts outside his knowledge. In the end the insurers were overruled and the provision passed into law as read.

The word "conscious" in the second subsection was protested on the same grounds. The contract is not voidable on the election of the insurer unless the failure to disclose a material fact is a conscious failure to disclose. When the smoke of debate had drifted away it was apparent that the insurers had made a second sacrifice, as they saw it, to the ideal of uniformity and certainty in legislation.

It is apparent that the apprehensions of the insurers with regard to sections 8 and 9 were founded in part upon the effect of section 10, which provides that the statements of the insured and the person whose life is insured in the application and on the medical examination, other than fraudulent statements or

erroneous statements as to age, are to be deemed to be true and incontestable after two years during the lifetime of the latter. The insurers took and held the ground that this section furnished all the protection to which the insured was reasonably entitled without the additional defence afforded by the preceding sections.

There is nothing of special interest in the provisions defining the rights of the parties where the age of the person whose life is insured is understated or overstated in the policy with possibly one exception. In the case where the application or policy expressly limits the insurable age, and the correct age at the date of the application exceeds the insurable age, the insurer can avoid the policy only during the lifetime of the person whose life is insured, and then not later then five years from the date of the policy, or thirty days after the error comes to the knowledge of the insurer. The associated insurers objected to the limitation of their rights thus imposed after the death of the person whose life is insured on the ground that as a general rule the correct age of the insured is not discovered until after his death when proofs of claims are actually submitted.

Another problem comparable with the problem of what law governs, which has concerned life insurance counsel in Canada, is the determination of the exact point of time at which the contract is completed and binding upon both parties. The case law on the subject has been uncertain. Moreover statutory enactments have been by no means uniform. Ontario had a provision particularly obnoxious to the insurers, viz., that where the policy had been delivered it should be as binding on the insurer as if the premium had been paid, although it had not in fact been paid and although delivered by an agent who had no authority to deliver it. Only last month I learned of a payment by one of our largest Canadian insurers of a ten thousand dollar claim submitted under this provision. The policy had been issued and delivered in October, 1923; the insured was a civil servant who had neither paid the first premium nor given a cheque or note therefor; the insured died suddenly last month and we can assume that the insurance money was as welcome to the widow as the payment was painful to the insurer.

The Uniform Act on the point is clear and unambiguous. Subject to an express term of the policy to the contrary, the policy does not become effective or binding upon either party until delivery is made and the first premium paid, "no change having taken place in the insurability of the life about to be insured subsequent to the completion of the application." The last condition is a recognition of the principle established in *Donovan vs. Excelsior Life* (1916) 53 S.C.R. 539, viz.: That the insurer should not be bound where the health of the applicant has become impaired or he had engaged in a more hazardous occupation between the time of making application for insurance and the time when the contract is completed by delivery and payment.

Considerable argument turned on the question as to the rights of the parties where an insured fails to meet his cheque or note given to the insurer in payment of a premium. The laws of Ontario and Saskatchewan declared the contract void at the option of the insurer and the courts had held that the insurer must not only elect to avoid the contract after default, but also that until such election is made and communicated to the insured, the policy remained in force. The insurers contended that in such a case the policy should automatically lapse, i.e., be void, without any duty being cast upon them to notify the insured that his policy was no longer in force. The Act in its final form entirely accepted the contention of the insurers.

The provisions with respect to days of grace are almost a verbatim re-enactment of the existing provincial laws which were virtually uniform. Any premium may be paid within a period of grace of thirty days from and excluding the date it falls due, and payment within that period has the same effect as if made on the due date.

Insurable Interest

The meaning of "insurable interest" in law is well defined. Wager or gaming policies have long been declared illegal (Vide *North American Life vs. Craigen* (1886) 13 S.C.R. at p. 292), and *The Gambling Act* (14 Geo. III, c. 48). Insurable interest means pecuniary interest and your Supreme Court has decided that no person has an insurable interest in the life of another unless he would in reasonable probability suffer a pecuniary loss or fail to make a pecuniary gain by the other's death, or in some jurisdictions, unless in the discharge of some undertaking he has spent, or is about to spend, money for the other's support or advantage. The law of the Canadian provinces on the subject has not been uniform. British Columbia re-enacted the English Gambling Act. Ontario and Saskatchewan had similar provisions which had the fatal defect of lacking certainty. Manitoba had no legislation on the subject. Quebec and Alberta have been largely followed in the Uniform Act.

In short, the Act declares every person to have an insurable interest in his own life, and provides that, without restricting the meaning which insurable interest now has in law (a reference to the common law and The Gambling Act which has been for generations, and still is, in force in all the Canadian provinces except Queebc) each of the following persons has an insurable interest:

(*a*) A parent in the life of his child under twenty-five years of age;
(*b*) A husband in the life of his wife;
(*c*) A wife in the life of her husband;
(*d*) One person in the life of another, upon whom he is wholly or in part dependent for support or education, or from whom he is receiving support or education;
(*e*) A corporation or other person in the life of its or his officer or employee;
(*f*) A person who has a pecuniary interest in the duration of the life of another person, in the life of that person.

It is further declared that the contract shall be void if the insured has no insurable interest at the time at which the contract takes effect, but that, so long as the insured has an insurable interest at that time, it is not necessary for any beneficiary or assignee to have an insurable interest.

Policies on the Lives of Infants and Minors

In England, at common law a parent has no insurable interest in the life of a minor child by virtue merely because of the parental relationship. It was submitted that the same was the law in those provinces of Canada which had no enabling legislation, viz.: Manitoba and the Maritime Provinces. The other five provinces permitted insurance on children's lives to a limited extent ranging from a maximum of thirty-two dollars if the child died under two years, to two hundred and sixty dollars if he dies under ten years. Children under one year could not be insured.

The new Act omits the one year prohibition and fixes a scale of twenty dollars under one year to four hundred dollars under ten years. The insurer is required to repay the premiums with six per cent. interest where it enters into a contract for a larger amount, knowing, or without sufficient enquiry as to, the

age of the child. In addition the insurer is liable to a general statutory penalty. The limitations of the section do not apply to a contract where the insured has a pecuniary interest in the life, or which limits any payment on the death of the child before attaining the age of ten to the premiums paid, and interest.

As to the capacity of an infant to effect a contract upon his own life, it is provided that a minor over fifteen years may not only effect such a contract, but may deal with it as effectively as an adult, including the designation of beneficiaries, borrowing on its security, and giving receipts or discharges. This authority to so deal with a contract extends also to contracts which he may have effected before attaining the age of fifteen.

Beneficiaries

The most interesting and important section of any Act relating to contracts of life insurance is that relating to beneficiaries, their rights and status, their designation and appointment, and the rights of the insured to deal with the policy once they are named. Eighteen sections, almost one-third, of the new Act are required to cover this subject.

At common law, once a beneficiary is named, his interest becomes a vested one and an irrevocable trust is created in his favour. (Vide *Central Ban vs. Hume* (1888) 128 U.S. 195.) Of course the insured can reserve the right in his policy to change the beneficiary with the assent of the insurer and I believe that this practice is almost universally followed in your country. In Canada, statutory enactments have, with more or less uniformity, prescribed a middle course. Certain relatives by blood or connection by marriage of the insured have been singled out, designated as a class "preferred beneficiaries," and given much the same rights and privileges as beneficiaries at common law. At the same time the statutes have declared illegal any reservation by the insured of the right to revoke the interest of a preferred beneficiary, once designated, in favour of a person outside the class of preferred beneficiaries. All other beneficiaries (other than beneficiaries for value) are known as "ordinary beneficiaries," and have rights and privileges subject to alienation or transfer by the insured at any time before the maturity of the contract. The provisions of the new Act preserve in broad outline the principles of the old provincial Acts common to most of the provinces including the irrevocable trust idea for so many years a unique feature of Canadian life insurance law.

Three classes of beneficiaries are named in the Act: (*a*) Beneficiaries for value; (*b*) Preferred beneficiaries; and (*c*) Ordinary beneficiaries. It will be convenient to discuss the following provisions under each class heading:

Beneficiaries for Value.—These are beneficiaries who have given valuable consideration other than marriage and who are expressly stated or described as such in the policy or endorsement thereon or in a declaration signed by the insured. Beneficiaries or assignees for value have a vested interest in the policy which the insured cannot restrict or defeat.

Preferred Beneficiaries.—The class of preferred beneficiaries is defined as including the husband, wife, children, grandchildren, father and mother of the person whose life is insured. Formerly the preferred class differed in some of the provinces. The new Act follows the law of Ontario and four other provinces with the addition of the father. As one agent, writing to Mr. Sims, the other day, remarked, "so father has been added to the angel class."

Where the insured designates, as beneficiary, a member of this preferred class, a trust is created and, subject to the provisions noted hereunder, the insurance money is irrevocably beyond the control of the insured. The limitations

and exceptions to this general principle are as follows: The insured may, without the concurrence of a preferred beneficiary:—

1. Restrict or transfer the benefits of the contract to any one or more of the class of preferred beneficiaries.
2. Provide in the instrument designating the preferred beneficiary that if such beneficiary is not living at the maturity of the contract, the insurance money shall be paid to himself, his estate, or any other person.
3. Limit the interest of a preferred beneficiary in the insurance money to an income for life or a term of years, with remainder to any other person.
4. Dispose of the share of a deceased preferred beneficiary as though such beneficiary had never been designated.
5. Receive the surplus or profits of a participating policy for his own benefit.
6. Surrender the policy and accept paid up or extended insurance in favour of the designated preferred beneficiary.
7. Borrow on the policy such sums as may be necessary to keep it in force;

and, with the concurrence of a preferred beneficiary,

8. Surrender, assign or dispose of the policy, either absolutely or by way of security, to the insurer, the insured, or any other person.

Insurance moneys payable to preferred beneficiaries are not subject to the control of the creditors of the insured and do not form part of his estate. They are, of course, subject to the claims of the beneficiaries' creditors both before and after payment by the insurer except in Quebec where the law is that insurance money while in the hands of the insurer is free from and unseizable for the debts of the persons benefited.

Frequently insurance money is made payable to the wife, the future wife, the wife and children, the future wife and children, or the children of the person whose life is insured. In such cases the Act declares the word "wife" to mean the wife living at the maturity of the contract and the word "children" to include all the children of the person whose life is insured living at the maturity of the contract as well as the issue of any child of his who predeceased him.

Special provision is made for the disposition of the share of a preferred beneficiary who dies before the maturity of the contract and whose share is not otherwise dealt with by the insured. If the share is payable to a deceased child, it goes to the issue of that child; if there is no issue, it goes to the surviving designated preferred beneficiaries; if there is no issue or surviving designated preferred beneficiary, the wife or husband and any children, then living, take equally, the issue of any deceased child taking by representation; and if there is no person entitled under the above provisions, the share is payable to the insured or his estate.

Divorce automatically revokes the interest of a beneficiary otherwise entitled under a policy of the wife or husband of the person whose life is insured. Somewhat similarly, where a wife is living apart from her husband in circumstances disentitling her to alimony, or where a husband is living apart from his wife in circumstances disentitling him to any order for restitution of conjugal rights, and there is no other person of the class of preferred beneficiaries whom the insured may designate as beneficiary in place of the designated beneficiary, the court may grant relief and authorize the insured to deal with the policy as though a preferred beneficiary had never been designated.

Ordinary Beneficiaries.—This class includes all beneficiaries who are not preferred beneficiaries, or beneficiaries or assignees for value. In the case of this class the vested interest doctrine at common law is entirely superseded by

the statute. The insured has the right at any time to revoke the appointment of any ordinary beneficiary in favour of himself, his estate, or anyone else.

Where there are several ordinary beneficiaries and one or more die before the maturity of the contract, and the insured makes no other disposition or apportionment, the surviving beneficiary or beneficiaries take the benefits in equal shares; and if all the beneficiaries or the sole beneficiary die, the insurance moneys are payable to the insured or his estate.

Beneficiaries—General.—In addition to the provisions conveniently discussed with reference to the three classes of beneficiaries, there are certain provisions of general application.

A word as to the designation and changing of beneficiaries. A beneficiary may be designated, in fact, must be designated, by the policy itself. Once a beneficiary has been designated, the powers of the insured to change the beneficiary depend on whether the appointee is an ordinary beneficiary or a preferred beneficiary. This distinction has been sufficiently outlined in the preceding paragraphs. Assuming the right of the insured to change the beneficiary or vary or reapportion the insurance money, it is important to note the means by which the change or alteration may be accomplished. The Act provides that a beneficiary may be designated by the policy or by a declaration, and that, by declaration, the apportionment or diversion of insurance money, the appointment of new beneficiaries, the surrender of the policy, the borrowing upon its security, and generally all lawful acts relative to the policy, may be accomplished. What is meant by a declaration? The Act defines a "declaration" to mean an instrument in writing, signed by the insured, in any way identifying the policy, or describing its subject as the insurance or insurance fund or using language of like import, whether endorsed on or attached to the policy or not, and to include even a will where the instrument purporting to be the will is invalid as a testamentary document.

Another provision is as important as it is concise:

> "Where two or more beneficiaries are designated otherwise than alternately, but no apportionment is made, they shall share equally."

The features of the popular Income Policy are now recognized for the first time by any province of Canada other than Alberta. When the policy or subsequent declaration so provides, the commutation of the instalments by the insurer, without the concurrence of the insured and before the death of the beneficiary, except when authorized by the court in special circumstances, is prohibited; and the instalments, in the hands of the insurer, are declared not to be subject to legal process except in an action to recover for necessaries supplied to the beneficiary or his or her infant children. The insurer is also authorized by another section to hold the insurance moneys after the contract has matured upon such trusts as may be provided in the policy or by a subsequent written agreement.

Proof of Claim and Payment

Insurance money is payable in the province in lawful money of Canada, thirty days after reasonably sufficient proof of (a) the maturity of the contract; (b) the age of the person whose life is insured; and (c) the right of the claimant to receive payment, is furnished to the insurer. In the case of minors, the insurer is also entitled to reasonably sufficient proof of their names and ages.

Special attention has been given to facilitating the determination of the sufficiency of proofs. A simple and inexpensive reference by the insurer or claimant to a judge sitting in his chambers is authorized. On a reference, the judge may direct or dispense with further evidence, or require the questions at issue

to be decided in an action, and his order is binding on all parties to the application subject to appeal.

The same procedure is authorized where a declaration is desired as to the presumption of death where the person whose life is insured has not been heard of for seven years.

Another interesting provision is that which declares that, where the person whose life is insured and any one or more of the beneficiaries perish in the same disaster, it shall *prima facie* be presumed that the beneficiary or beneficiaries died first. The presumption is not absolute; in many cases reasonable evidence may be adduced that one died before the other. The effect of the provision is to make the section directing distribution of the share of a preferred beneficiary, who dies before the maturity of the contract, applicable in such cases.

Limitation of Actions

Any action or proceeding against the insurer for the recovery of any claim under a policy must be commenced within one year after the furnishing of reasonably sufficient proof of the claim, or within six years after the maturity of the contract, whichever period expires first, except where a court order has been made establishing presumption of death, the person whose life is insured not having been heard of for seven years, in which case action must be commenced within one year and six months from the date of the order. There is a further exception that where the death of the person whose life is insured is unknown to the person entitled to claim under the contract, an action may be brought within one year and six months after the death becomes known to him.

Where an action is prematurely brought, there is authority to commence a new action at any time within the prescribed period or within six months after the final determination of the first action.

Trustees, Guardians, Etc.

The insured may appoint a trustee for a beneficiary and alter or revoke the appointment as he wishes, but the appointment of a trustee does not deprive the insured or the court of any power to deal with the policy which they would have had if the beneficiary had been designated without the appointment of a trustee. A trustee regularly appointed may give a valid discharge to the insurer for insurance money. Frequently no trustee is appointed to receive the shares of minors or beneficiaries under disability. In such a case, the insurer may pay the insurance money to a guardian, trustee, or committee duly appointed under the law of the province. Where the insurance money does not exceed two thousand dollars, and is payable, in whole or in part, to the minor children of the insured, and the wife or husband of the insured is living and is the mother or father of the children, the court may appoint such mother or father as guardian with or without security. Similarly, where a guardian, trustee or committee has been appointed by any jurisdiction other than the province, and the minors or beneficiaries under disability reside in that jurisdiction, the court may authorize payment to such guardian, trustee or committee, with or without security in the province.

Payment into Court

Where the insurer admits liability for insurance money payable to a minor and there is no person capable of giving a valid discharge therefor, it may pay the money directly into court, to the credit of the minor, less a maximum of fifteen dollars for costs, at any time after the expiration of one month from the maturity of the contract. No court order is necessary. The insurer merely files an affidavit with the court accountant showing the amount payable and

the name, date of birth and residence of the minor, and delivers a copy of such affidavit to the official guardian of infants or other court officer duly appointed under the law of the province.

Except in the case of insurance money payable to a minor, the insurer must obtain an order of the court before paying insurance money into court. This may be done where the insurer admits liability and there are adverse claimants, or the place of abode of the person entitled is unknown, or there is no person capable of giving a valid discharge. Where the insurer has not, within two months after due proof of claim, paid the insurance money to some person competent to receive it under the Act or into court, any person may apply to the court for an order directing distribution of the insurance money or payment into court. Costs incurred in connection with any such application or order are in the complete discretion of the court.

Construction of Act

There is only one provision of the Act remaining to be described, and that relates to the uniform construction of the Act. It reads as follows:—

"This Act shall be so interpreted and construed as to effect its general purpose of making uniform the law of those provinces which enact it."

It is one thing, and a great thing, to secure uniformity of legislation. It is another matter to secure uniformity of interpretation of that legislation. This section is an attempt to anticipate uniformity of construction by the courts. It is unique, I believe, in Canadian statutory law.

Commencement of Act

I have remarked that the Act was passed by seven of our provinces during the last "open" season for legislation in Canada, viz: December-May. The Act came into force in British Columbia on the 2nd September, 1924. In Ontario, Saskatchewan and Prince Edward Island the statute provided that the Act should come into force on the 1st January, 1925. In all the other provinces the Act provided that it should come into force by proclamation of the Lieutenant-Governor in Council. Proclamations have issued in all the provinces except New Brunswick declaring the Act effective on the date fixed by Ontario, viz.: 1st January, 1925. Council does not meet in the province of New Brunswick until the middle of this month but I have no reason to doubt that the necessary order will not pass early enough to bring the Act into force the 1st January, 1925.

There is a corollary to uniformity of legislation: that is the preservation of uniformity, once it has been secured. No doubt this consideration has been uppermost in the minds of some who have listened to the reading of this paper. What steps are we taking to preserve and cherish the ideal which has taken three strenuous years to achieve? I believe the chief responsibility for the preservation of uniformity lies squarely on the shoulders of the government's supervising officials in the several provinces. They are in intimate touch with legislative plans in their own provinces; almost every insurance bill is submitted for their approval and every such bill for their comment; if their influence cannot secure a six months hoist, as we term it in Canada, for any insurance bill, nothing can. And to strengthen the influence of the individual superintendent, our Association passed a unanimous resolution at our recent conference recommending that no bill to amend the Uniform Life Insurance Act should receive final consideration by any provincial legislature until it has first been submitted for consideration and report by the Association of Superintendents of Insurance of the Provinces of Canada.

APPENDIX "B"
TO THE REPORT (1923) OF THE REGISTRAR OF FRIENDLY SOCIETIES

Valuation of Insurance Certificates of Friendly Societies

In the following pages are given summaries of the actuarial valuations as of 31st December, 1923, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuations from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Readjustments of rates in the cases of the Canadian Order of Foresters, Canadian Order of Chosen Friends, and the Sons of England Benefit Society, were made during 1923, and valuations of these societies upon the new basis of rates will be made as of 31st December, 1924, and published in the next report. In the case of the Canadian Order of Oddfellows, a readjustment of rates was made in 1924 and a valuation upon the new basis of rates will also be made at 31st December next and published in the next report.

In each case the valuation which is here summarized has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so-called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN OF ONTARIO

Valuation Balance Sheet

Liabilities

Present value of future benefits on whole life contracts	$5,188,000 00	
Net reserves on 20-payment life contracts	2,500 00	
Accrued liabilities (deducted from assets)		$5,190,500 00

Assets

Present value of future whole life contributions	$3,214,400 00	
Net life insurance assets 31st December, 1923	2,032,200 00	
		5,246,600 00

The ratio of assets to liabilities was 101 per cent.

The valuation basis was N.F.C. 4 per cent.

The amount of whole life insurance valued was $5,185,500.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF CHOSEN FRIENDS

The Canadian Order of Chosen Friends underwent a readjustment of its rates during 1923, the readjustment being made by an independent readjustment committee. The new rates went into effect on January 1st, 1924.

The new rates were prepared and recommended by Prof. M. A. Mackenzie, who certifies "that the balance sheet submitted by the Readjustment Committee showed the Order as readjusted to be solvent as at the 31st of December, 1923, according to the rates of mortality and interest adopted by the readjustment committee and set out in its report."

A new valuation of the Order upon the new basis of rates will be made as of 31st December, 1924, and published in the next report.

CANADIAN ORDER OF FORESTERS

The Canadian Order of Foresters underwent a readjustment of its rates during 1923, the readjustment being made by an independent readjustment committee. The new rates went into effect on January 1st, 1924.

The new rates were prepared by Prof. M. A. Mackenzie, who certifies "that the balance sheet submitted by the readjustment committee showed the Order as readjusted to be solvent as at the 31st of December, 1923, according to the rates of mortality adopted by the readjustment committee and set out in its report."

A new valuation of the order upon the new basis of rates will be made as of 31st December, 1924, and published in the next report.

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

LONDON, ONTARIO.

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$909,497 63	
Other liabilities	6,108 49	
		$915,606 12

Assets

Present value of future contributions	$397,431 53	
Life insurance assets 31st December, 1923	590,082 95	
		987,514 48

The ratio of assets to liabilities was 108 per cent.
The valuation basis was $O^{M}_{\overline{(5)}}$ 4 per cent.
The amount of insurance valued was $1,766,480.00.
The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

ORDER OF CANADIAN HOME CIRCLES

Valuation Balance Sheet

Liabilities

Present value of promised benefits—whole life	$3,047,400 00	
Net liabilities under paid-up certificates	18,500 00	
Net liabilities under disability and life expectancy contracts, 20 payment life and temporary insurance	44,200 00	
Accrued liabilities (death claims)	14,300 00	
		$3,124,400 00

Assets

Present value of future contributions—whole life	$1,837,600 00	
Securities with accrued interest	1,212,300 00	
Bank balances in cash	8,400 00	
Liens on certificates in force	117,900 00	
Assessments due and accrued	14,600 00	
		3,190,800 00

The ratio of assets to liabilities was 102 per cent.
The valuation basis was N.F.C. 4 per cent.
The amount of whole life insurance valued was $5,572,200.00.
The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

ODDFELLOWS' RELIEF ASSOCIATION

The Oddfellows' Relief Association underwent a voluntary readjustment of its rates during 1924, upon the recommendation of L. K. File, Fellow of the Institute of Actuaries of Great Britain.

The actuary certified that the new rates would place the Association upon an actuarially solvent basis.

A new valuation of the Association will be made as of 31st December, 1924, and published in the next report.

CANADIAN ORDER OF ODDFELLOWS

The Canadian Order of Oddfellows underwent a voluntary readjustment of its rates during 1924, upon the recommendation of Sidney H. Pipe, Fellow of the Actuarial Society of America.

The actuary certified that the new rates would place the Order upon an actuarially solvent basis.

A new valuation of the Order will be made as of 31st December, 1924, and published in the next report.

KNIGHTS OF MALTA

Valuation Balance Sheet

Liabilities

Present value of promised benefits		$28,520 00

Assets

Present value of future contributions	$17,041 00	
Life insurance fund	11,278 50	
		28,319 50

The ratio of assets to liabilities was 99.2 per cent.
The valuation basis was Ontario 4 per cent.
The amount of insurance valued was $69,250.00.
The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

SONS OF ENGLAND BENEFIT SOCIETY

The Sons of England made a voluntary readjustment of its rates in August, 1923, the rates having been prepared and recommended by Sidney H. Pipe, Fellow of the Actuarial Society of America.

The new rates, which will place the Order upon an actuarially solvent basis, went into effect on January 1st, 1924.

A new valuation upon the new table of rates will be made as of December 31st, 1924, and published in the next report.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$1,641,465 00	
Accrued liabilities (death claims)	14,250 00	
Reserve for contingencies	30,000 00	
		$1,685,715 00

Assets

Present value of future contributions	$966,134 00	
Ledger assets and accrued interest	950,659 26	
		1,916,793 26

The ratio of assets to liabilities was 113.7 per cent.
The valuation basis was N.F.C. 4 per cent.
The amount of insurance valued was $3,476,262.00.
The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE

Valuation Balance Sheet

Liabilities

Net reserve on outstanding insurance	$683,772 00	
Accrued liabilities (death claims)	42,500 00	
		$726,272 00

Assets

Mortgages	$521,577 00	
Bonds and debentures	221,073 73	
Real estate	42,203 71	
Cash in banks	34,686 97	
		819,541 41

The ratio of assets to liabilities was 112.8 per cent.

The valuation basis for whole life policies was Ontario 4 per cent. (but assuming 4 per cent. of the monthly premiums may be required to cover deficiencies in the general fund and for excess mortality at the older ages).

The limit of payment life and endowment at 65 policies were valued upon N.F.C. 4 per cent. and O^{M} 4 per cent. respectively.

The total amount of insurance valued was $3,445,250.00.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

UNION ST. JOSEPH OF CANADA

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$6,263,587 00	
Claims payable by instalments	13,004 37	
Computed value of disability claims	2,602 00	
Other liabilities	14,854 75	
		$6,294,048 12

Assets

Present value of future contributions	$3,838,357 00	
Assets applicable to benefits, less sickness fund	2,229,882 20	
Sickness and other benefits already paid on policies in force	177,002 17	
Present value of $7,400.00 per annum for 39 years from interest earnings over 4 per cent. applied to readjust rates on old members	144,925 19	
		6,390,166 56

The ratio of assets to liabilities was 101.5 per cent.

The rate of interest earned in 1923 was 5.41 per cent.

The amount of insurance valued was $16,164,055.00.

The valuation basis was N.F.C. 4 per cent.

The actual mortality was 81 per cent. of the expected.

The valuation was made by J. B. Mahon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st December, 1924.

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PAGE 19.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of surplus funds.

PAGE 21.—Index B: Provincial Licensees standing registered at the 1st December, 1924, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 24.—Index C: Friendly Societies registered to transact business in Ontario.

PAGE 28.—Index D: List of Underwriters registered to transact business in Ontario up to 1st December, 1924.

Index E: List of Special Insurance Brokers registered to transact business in Ontario up to 1st December, 1924.

Index F: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 3	Acadia Fire Insurance Company..	5309	Fire, Explosion and Hail Insurance	May 1	April 30
A 3	Aetna Insurance Company of Hartford, Conn	5242	Fire, Automobile, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn	5310	Life Insurance	"	"
A 4	Agricultural Insurance Company.	5241	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Explosion, Inland Transportation and Sprinkler Leakage Insurance, also Tornado Insurance	"	"
A 4	Alliance Assurance Company, Limited	5239	Fire, Accident, Sickness, Guarantee, Automobile, Hail, Burglary and Plate Glass and Limited Explosion Insurance	"	"
A 5	Alliance Insurance Company of Philadelphia	5386	Fire, Explosion, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person, and Tornado Insurance	"	"
A 5	Alliance Nationale	5238	Life, Disability and Sickness Insurance to extent authorized by the Association's Charter	"	"
A 5	American Automobile Insurance Company	5490	Automobile Insurance	"	"
A 6	American Central Insurance Company	5240	Fire, Automobile, Explosion and Tornado Insurance	"	"
A 6	American Credit Indemnity Company	5482	Credit Insurance	"	"
A 6	American Equitable Assurance Company of New York	5361	Fire and Limited Explosion Insurance	"	"
A 6	American and Foreign Marine Insurance Company	5453	Inland Transportation Insurance	"	"
A 7	American Insurance Company	5432	Fire and Tornado Insurance	"	"
A 7	American Surety Company of New York	5311	Burglary and Guarantee Insurance	"	"
A 7	Anglo-Scottish General Commercial Insurance Company, Ltd.	5411	Fire Insurance	"	"
A 7	Atlas Assurance Company, Ltd..	5413	Fire, Explosion, Sprinkler Leakage and Tornado Insurance	"	"
A 8	Autocar Fire and Accident Insurance Company	5258	Fire, Accident, Automobile, Limited Explosion, Sickness and Plate Glass Insurance	"	"
A 8	Bankers and Traders Insurance Company, Limited	5242	Fire Insurance	"	"
A 8	Beaver Fire Insurance Company.	5514	Fire Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 9	Boiler Inspection and Insurance Company, Canada	5224	Steam Boiler and Insurance against damage to property, and liability for damage to property or person of others caused by the breakdown of any electrical machinery	May 1	April 30
A 9	British American Assurance Company, Toronto	5243	Fire, Automobile, Sprinkler Leakage, Explosion, Inland Transportation, Tornado and Lightning Insurance	"	"
A 9	British and European Insurance Company, Limited	5433	Fire and Limited Explosion Insurance	"	"
A 10	British Crown Assurance Corporation, Limited	5455	Fire, Limited Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, also Hail and Tornado Insurance	"	"
A 10	British Colonial Fire Insurance Company	5515	Fire Insurance	"	"
A 10	British General Insurance Company, Limited	5387	Fire, Automobile, Limited Explosion, Sprinkler Leakage and Tornado Insurance	"	"
A 11	British Northwestern Fire Insurance Company	5414	Fire Insurance	"	"
A 11	British Oak Insurance Company, Limited	5312	Fire, Automobile, Employer's Liability, Inland Transportation and Hail Insurance	"	"
A 11	British Traders Insurance Company, Limited	5343	Fire, Automobile and Sprinkler Leakage Insurance	"	"
A 12	Brotherhood of American Yeomen	5434	Life, Accident and Sickness to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 12	Caledonian-American Insurance Company	5246	Fire Insurance	"	"
A 12	Caledonian Insurance Company	5247	Fire and Limited Explosion Insurance	"	"
A 12	California Insurance Company, The	5313	Fire and Limited Explosion Insurance	"	"
A 13	Canada Accident and Fire Assurance Company	5435	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, Limited Explosion, Tornado and Guarantee Insurance	"	"
A 13	Canada Life Assurance Company	5225	Life Assurance	"	"
A 14	Canada National Fire Insurance Company	5353	Fire Insurance	"	"
A 14	Canada Security Assurance Company, The	5483	Fire, Automobile, Limited Explosion and Hail Insurance	"	"
A 15	Canadian Fire Insurance Company	5362	Fire, Burglary, Explosion, Guarantee, Hail, Livestock, Sprinkler Leakage, Tornado and Automobile Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 15	Canadian Lumbermen's Exchange	*	Fire Insurance		
A 15	Canadian Order of the Woodmen of the World	5456	Life and Sickness Insurance to the extent authorized by the Order's Act of Incorporation, Constitution and Laws	May 1	April 30
A 16	Canadian Surety Company	5344	Automobile, Burglary, Forgery, Guarantee and Plate Glass.	"	"
A 17	Capital Life Assurance Company of Canada	5250	Life Insurance	"	"
A 17	Car and General Insurance Corporation, Limited	5249	Fire, Accident, Limited Explosion, Hail and Sickness Insurance	"	"
A 17	Casualty Company of Canada	5314	Fire, Automobile, Plate Glass and Burglary Insurance	"	"
A 18	Catholic Order of Foresters	5272	Life Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws	"	"
A 18	Central Insurance Company, Ltd.	5315	Fire, Limited Explosion, Sprinkler Leakage and Tornado Insurance	"	"
A 18	Central Manufacturers Insurance Company	5415	Fire Insurance	"	"
A 18	Century Insurance Company, Ltd.	5316	Fire and Limited Explosion Insurance	"	"
A 19	Columbia Insurance Company	5273	Fire, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 19	Commercial Travellers' Association of Canada	5248	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 20	Commercial Travellers' Mutual Benefit Society	5388	Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 20	Commercial Union Assurance Company, Limited	5317	Fire, Life, Accident, Automobile, Burglary, Limited Explosion, Sprinkler Leakage, Inland Transportation, Plate Glass, Sickness and Tornado Insurance	"	"
A 31	Compagnie d'Assurances Generales Contre l'Incendie (General Fire Insurance Company of France.)	5437	Fire and Limited Explosion Insurance	"	"
A 20	Confederation Life Association	5214	Life Insurance	"	"
A 21	Connecticut Fire Insurance Company of Hartford, Conn	5345	Fire, Limited Explosion, Sprinkler Leakage and Hail Insurance	"	"
A 21	Continental Casualty Company	5457	Accident, Automobile, excluding insurance against loss or damage by fire, Plate Glass and Sickness Insurance	"	"

*Registry expired on 30th April, 1924.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 21	Continental Insurance Company..	5491	Fire, Hail, Tornado, Explosion, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	May 1	April 30
A 22	Cornhill Insurance Company, Limited.....	5318	Fire, Automobile, Tornado Insurance and Insurance against damage to property of any kind caused by the explosion of natural or other gas.....	"	"
A 22	Continental Life Insurance Company.....	5346	Life Insurance.....	"	"
A 22	Crown Life Insurance Company..	5385	Life Insurance.....	"	"
A 23	Dominion Gresham Guarantee and Casualty Company.....	5484	Fire, Burglary, Accident, Sickness, Plate Glass, Automobile, Inland Transportation, Limited Explosion and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract.....	"	"
A 23	Dominion of Canada Guarantee and Accident Insurance Company.....	5347	Fire, Life, Accident, Automobile, Guarantee Inland Transportation, Sickness, Burglary, Plate Glass and Steam Boiler Insurance....	"	"
A 23	Dominion Fire Insurance Company.....	5319	Fire and Automobile Insurance.	"	"
A 24	Dominion Life Assurance Company.....	5217	Life Insurance.....	"	"
A 24	Eagle Star and British Dominions Insurance Company.....	5389	Fire, and Automobile Insurance, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile, for which the owner is liable, Limited Explosion, Hail, Sprinkler Leakage and Tornado Insurance.....	"	"
A 24	T. Eaton Life Assurance Company	5251	Life Insurance.....	"	"
A 25	Edinburgh Assurance Company, Limited.....	5262	Life Insurance (as a discontinuing Company).....	"	"
A 25	Employers' Liability Assurance Corporation, Limited.....	5348	Fire, Accident, Burglary, Explosion, Sprinkler Leakage, Guarantee, Automobile, Sickness, Hail, Steam Boiler and Plate Glass Insurance.....	"	"
A 25	Ensign Insurance Company.....	....	Fire Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 26	Equitable Fire and Marine Insurance Company	5460	Fire, Explosion, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	May 1	April 30
A 26	Equitable Life Assurance Society of the United States	5354	Life Insurance (as a discontinuing Company)	"	"
A 26	Essex and Suffolk Equitable Insurance Society, Limited	5416	Fire, Limited Explosion and Tornado Insurance	"	"
A 27	Excelsior Life Insurance Company	5215	Life Insurance	"	"
A 27	Fidelity and Casualty Company of New York	5355	Burglary, Accident, Automobile (excluding insurance against loss or damage by fire), Guarantee, Sickness, Steam Boiler, Plate Glass Insurance	"	"
A 27	Fidelity Insurance Company of Canada	5230	Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass Insurance	"	"
A 28	Fidelity-Phoenix Fire Insurance Company of New York	5494	Fire, Explosion, Hail, Inland Transportation and Tornado Insurance, Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 28	Fire Association of Philadelphia	5522	Fire, Tornado and Limited Explosion Insurance	"	"
A 28	Fire Insurance Company of Canada	5436	Fire and Limited Explosion Insurance	"	"
A 29	Fireman's Fund Insurance Company	5263	Fire, Inland Transportation, Limited Explosion, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to person, and Sprinkler Leakage	"	"
A 29	Firemen's Insurance Company of Newark, N.J.	5349	Fire, Hail and Tornado Insurance	"	"
A 29	Franklin Fire Insurance Company of Philadelphia	5390	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail and Tornado Insurance	"	"
A 30	General Accident Assurance Company of Canada	5363	Fire, Accident, Automobile, Burglary, Guarantee, Sickness, Plate Glass, Steam Boiler and Hail Insurance.	"	"
A 30	General Accident, Fire and Life Assurance Corporation, Ltd.	5391	Fire, Automobile, Burglary, Plate Glass, Employers' Liability, Tornado, Hail and Limited Explosion Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 30	General Animals Insurance Company of Canada*	5496	Automobile Insurance (excluding insurance against loss or damage by fire), Livestock and Plate Glass Insurance.	May 1	April 30
....	General Indemnity Corporation of America	5519	Forgery Insurance	"	"
A 31	Girard Fire and Marine Insurance Company	5352	Fire, Tornado and Hail Insurance	"	"
A 31	Glens Falls Insurance Company	5461	Fire, Hail, Tornado, Automobile, Explosion, Sprinkler Leakage, Inland Transportation and Tornado Insurance	"	"
A 32	Globe Indemnity Company of Canada	5463	Fire, Accident, Sickness, Burglary, Automobile, Plate Glass, Forgery, Limited Explosion, Inland Transportation, Guarantee and Tornado Insurance	"	"
A 32	Globe & Rutgers Fire Insurance Company	5417	Fire, Inland Transportation, Tornado and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person), and Explosion Insurance as limited by the Company's charter	"	"
A 32	Grain Dealers' National Mutual Fire Insurance Company	5418	Fire Insurance	"	"
A 33	Grand Council of the Catholic Mutual Benefit Association of Canada	5487	Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws	"	"
A 33	The Grand Orange Lodge of British America	5497	Life and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 34	Great American Insurance Company	5392	Fire, Hail, Tornado, Inland Transportation, Sprinkler Leakage, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 34	Great West Life Assurance Company	5356	Life Insurance	"	"
A 34	Gresham Life Assurance Society, Limited	5462	Life Insurance (as a discontinuing Company)	"	"
A 35	Guarantee Company of North America	5261	Guarantee Insurance	"	"

* Name changed to Canadian General Insurance Company.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 35	Guardian Insurance Company of Canada	5498	Fire, Accident, Sickness, Automobile, Guarantee, Burglary, Plate Glass, Limited Explosion, Inland Transportation, Steam Boiler and Tornado Insurance	May 1	April 30
A 35	Guardian Assurance Company, Limited, of London, England	5321	Fire and Limited Explosion Insurance, Sprinkler Leakage and Tornado Insurance	"	"
A 36	Hardware Dealers' Mutual Fire Insurance Company of Wisconsin	5504	Fire Insurance to the extent authorized by the Company's Articles of Association	"	"
A 36	Hartford Accident and Indemnity Company	5278	Accident, Automobile (excluding insurance against loss or damage by fire), Burglary, Guarantee, Livestock, Plate Glass and Sickness Insurance	"	"
A 36	Hartford Fire Insurance Company, Hartford	5279	Fire, Hail, Aviation, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage, Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person), Weather Insurance	"	"
A 36	Hartford Live Stock Insurance Company	5282	Livestock Insurance	"	"
A 37	Hartford Steam Boiler Inspection and Insurance Company	5231	Licensed for purpose of guaranteeing the policy contracts of the Boiler Insurance Company of Canada (to which License is restricted)	"	"
A 37	Home Insurance of New York	5364	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage, Inland Transportation and Hail Insurance, Burglary and Property Damage Insurance, also Weather Insurance	"	"
A 37	Hudson Bay Insurance Company	5384	Fire, Tornado and Limited Explosion Insurance	"	"
A 38	Imperial Guarantee and Accident Insurance Company of Canada	5438	Guarantee, Accident, Sickness, Automobile, Burglary and Plate Glass Insurance	"	"
A 38	Imperial Assurance Company	5366	Fire and Automobile Insurance (excluding Insurance agains loss by reason of bodily injury to the person), Hail, Explosion and Sprinkler Leakage Insurance	"	"
A 39	Imperial Life Assurance Company of Canada	5216	Life Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 39	Imperial Insurance Office*.....	5322	Fire, Accident, Automobile, Guarantee, Limited Explosion, Tornado and Sickness Insurance.....	May 1	April 30
A 40	Indemnity Insurance Company of North America.....	5393	Accident, Automobile, (excluding Insurance against loss or damage by fire), Burglary, Plate Glass and Sickness Insurance.....	"	"
A 40	Independent Order of Foresters...	5218	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.....	"	"
A 40	Insurance Company of North America.....	5394	Fire, Hail, Sprinkler Leakage, Tornado, Inland Transportation, Explosion, Tornado and Automobile Insurance, excluding insurance against loss by bodily injury to the person.	"	"
A 41	Insurance Company of the State of Pennsylvania.....	5419	Fire, Hail and Tornado, Burglary, Limited Explosion, Inland Transportation and Sprinkler Leakage Insurance.....	"	"
A 41	International Fidelity Insurance Company.....	5367	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company.	"	"
A 41	Jewish National Workers' Alliance of America.....	5521	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 42	Knights of Columbus.....	5368	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 41	Knights of Pythias, Supreme Lodge.....	5449	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 42	Law Union and Rock Insurance Company, Limited.....	5424	Fire, Accident, Sickness, Burglary, Plate Glass, Guarantee, Limited Explosion and Sprinkler Leakage Insurance, also Automobile Insurance.....	"	"
A 42	Life Association of Scotland.....	5219	Life Insurance (as a discontinuing Company).....	"	"
A 42	Liverpool and London and Globe Insurance Company, Limited	5323	Fire, Life, Limited Explosion, Sprinkler Leakage, Tornado, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass and Sickness Insurance....	"	"

*Formerly the Imperial Underwriters' Corporation of Canada.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 43	Liverpool-Manitoba Assurance Company	5324	Fire, Automobile, Sprinkler Leakage, Tornado and Explosion Insurance	May 1	April 30
A 43	London Assurance	5325	Fire, Automobile, Limited Explosion, Inland Transportation and Tornado Insurance	"	"
A 43	London Guarantee and Accident Company, Limited	5264	Fire, Guarantee, Burglary, Accident, Hail, Automobile, Forgery, Inland Transportation, Plate Glass, Limited Explosion, Sprinkler Leakage and Sickness Insurance	"	"
A 44	London and Lancashire Insurance Company, Limited	5425	Fire, Sprinkler Leakage, Explosion and Automobile Insurance	"	"
A 44	London and Lancashire Guarantee and Accident Company of Canada	5265	Guarantee, Burglary, Accident, Fire, Sickness, Automobile, and Plate Glass, and Insurance against loss or damage occasioned by larceny, theft or stealing from the person by violence of threat, hold-up or otherwise	"	"
....	London and Provincial Marine and General Insurance Company, Limited	5518	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 44	London and Scottish Assurance Corporation, Limited	5395	Life Insurance	"	"
A 45	London Mutual Fire Insurance Company of Canada	5284	Fire, Hail and Automobile Insurance	"	"
A 45	London Life Insurance Company	5499	Life Insurance	"	"
A 45	Loyal Protective Insurance Company	5283	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.	"	"
A 46	Lumbermen's Mutual Casualty	5427	Automobile Insurance	"	"
A 46	Lumber Underwriters*		Fire Insurance.		
A 46	Lumbermen's Underwriting Alliance*		Fire Insurance.		
A 47	Maccabees, The	5232	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 47	Manufacturers' Life Insurance Company	5266	Life Insurance	"	"

*Registry expired on 30th April, 1924.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 47	Manufacturing Lumbermen's Underwriters*		Fire Insurance.		
A 48	Marine Insurance Company, Ltd.	5285	Fire, Automobile and Inland Transportation Insurance..	May 1	April 30
A 49	Maryland Casualty Company	5420	Accident, Automobile (excluding insurance against loss or damage by fire), Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage, Forgery Insurance, Insurance against damage to the property and liability for damage to property or person of others caused by the breakdown of any electrical machinery	"	"
A 48	Mercantile Fire Insurance Company	5428	Fire and Limited Explosion Insurance	"	"
A 49	Merchants' Casualty Company	5234	Accident Insurance (not including Employers' Liability), Automobile and Sickness	"	"
A 49	Merchants' Fire Assurance Corporation of New York	5439	Fire, Hail and Limited Explosion Insurance	"	"
A 49	Merchants' Marine Insurance Company, Limited	5412	Fire, Limited Explosion and Automobile Insurance	"	"
A 50	Metropolitan Life Insurance Company of New York	5440	Life, Accident and Sickness Insurance	"	"
A 50	Mill Owners' Mutual Fire Insurance Company of Iowa	5396	Fire, Limited Explosion, Tornado and Sprinkler Leakage Insurance	"	"
A 50	Millers' National Insurance Company	5441	Fire Insurance	"	"
A 50	Minnesota Implement Mutual Fire Insurance Company	5505	Fire Insurance to the extent authorized by the Company's Articles of Association	"	"
A 51	Monarch Life Assurance Company	5288	Life Insurance	"	"
A 51	Motor Union Insurance Company, Limited	5397	Fire, Accident, Automobile, Limited Explosion, Plate Glass and Sprinkler Leakage Insurance	"	"
A 51	Mount Royal Assurance Company	5442	Fire, Limited Explosion, Automobile and Plate Glass Insurance	"	"
A 52	Mutual Life Assurance Company of Canada	5289	Life Insurance	"	"
A 52	Mutual Life and Citizens' Assurance Company, Limited	5488	Life Insurance	"	"
A 52	Mutual Life Insurance Company of New York	5328	Life Insurance	"	"
A 53	National Ben-Franklin Fire Insurance Company	5329	Fire and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person)	"	"

*Registry expired on 30th April 1924.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 53	National Fire Insurance Company of Hartford	5290	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprinkler Leakage and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	May 1	April 30
A 53	National Fraternal Society of the Deaf	5464	Life, Sickness and Disability Insurance (to the extent authorized by its Act of Incorporation, Constitution and Laws)	"	"
A 54	National Life Assurance Company of Canada	5370	Life Insurance	"	"
A 54	National Provincial Insurance Company, Limited	5267	Fire, Hail, Sprinkler Leakage, Limited Explosion and Plate Glass Insurance	"	"
A 54	National Surety Company	5465	Burglary, Forgery, Credit, Fraud and Guarantee Insurance	"	"
A 55	National Union Fire Insurance Company of Pittsburgh, Pa.	5371	Fire, Hail, Limited Explosion, Automobile and Tornado Insurance	"	"
A 55	Nationale Fire Insurance Company of Paris, France	5443	Fire and Limited Explosion Insurance	"	"
A 55	New Hampshire Fire Insurance Company	5330	Fire, Inland Transportation, Limited Explosion, Tornado and Sprinkler Leakage Insurance	"	"
A 56	New Jersey Insurance Company	5500	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 56	Newark Fire Insurance Company	5291	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, Tornado and Limited Explosion	"	"
A 56	New York Life Insurance Company	5292	Life Insurance	"	"
A 57	New York Plate Glass Insurance Company	5421	Plate Glass Insurance	"	"
A 57	Niagara Fire Insurance Company	5422	Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to automobiles in transit by rail)	"	"
A 57	North American Accident Insurance Company	5489	Accident, Automobile, Sickness, Burglary and Plate Glass Insurance	"	"
A 58	North American Life Assurance Company	5226	Life Insurance	"	"
A 58	North British and Mercantile Insurance Company	5501	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance	"	"
A 58	North Empire Fire Insurance Company	5268	Fire and Limited Explosion Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 59	Northwest Fire Insurance Company	5360	Fire Insurance	May 1	April 30
A 59	Northern Assurance Company, Limited	5423	Fire, Accident, Automobile, Burglary, Guarantee, Limited Explosion, Plate Glass, Tornado and Sickness Insurance	"	"
A 59	Northern Life Assurance Company of Canada	5293	Life Assurance	"	"
A 60	Northwestern Mutual Fire Association	5369	Fire, Tornado and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person)	"	"
A 60	Northwestern National Insurance Company of Milwaukee, Wis.	5331	Fire, Automobile and Tornado Insurance	"	"
A 60	Norwich Union Fire Insurance Society, Limited	5259	Fire, Accident, Sickness, Limited Explosion, Sprinkler Leakage, Automobile, Burglary, Guarantee and Plate Glass Insurance	"	"
A 61	Norwich Union Life Insurance Society	5220	Life Insurance (as a discontinuing Company)	"	"
A 61	Occidental Fire Insurance Company	5502	Fire, Hail and Automobile Insurance, Limited Explosion	"	"
A 61	Ocean Accident and Guarantee Corporation (Limited)	5228	Fire, Accident, Sickness, Guarantee, Plate Glass, Limited Explosion, Burglary and Automobile Insurance	"	"
A 62	Pacific Coast Fire Insurance Company	5332	Fire and Limited Explosion Insurance	"	"
A 62	Pacific Fire Insurance Company	5444	Fire and Limited Explosion Insurance	"	"
A 62	Palatine Insurance Company, Limited	5294	Fire, Automobile, Tornado and Limited Explosion Insurance	"	"
A 63	Patriotic Assurance Company, Limited	5333	Fire, Sprinkler Leakage and Limited Explosion Insurance	"	"
A 63	Phenix Fire Insurance Company, of Paris, France	5445	Fire and Limited Explosion Insurance	"	"
A 63	Phoenix Assurance Company, Limited, of London	5295	Fire, Explosion, Hail and Sprinkler Leakage and Life Insurance	"	"
A 63	Phoenix Insurance Company, Hartford, Conn.	5409	Fire, Hail, Limited Explosion, Leakage and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 64	Preferred Accident Insurance Company	5235	Accident, Sickness and Automobile Insurance (excluding insurance against loss or damage by fire	May 1	April 30
A 64	Protective Association of Canada	5222	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	"	"
A 64	Providence Washington Insurance Company	5399	Fire, Automobile, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance	"	"
A 65	Provincial Insurance Company, Limited	5334	Fire, Automobile, Tornado and Limited Explosion Insurance	"	"
A 65	Prudential Assurance Company, Limited	5373	Fire Insurance	"	"
A 65	Prudential Insurance Company of America	5372	Life Insurance	"	"
A 65	Quebec Fire Assurance Company	5429	Fire and Limited Explosion Insurance	"	"
A 66	Queen Insurance Company of America	5297	Fire, Limited Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile Insurance	"	"
A 66	Queensland Insurance Company, Limited	5260	Fire, Limited Explosion, Accident, Automobile, Burglary and Sickness Insurance	"	"
A 66	Railway Passengers' Assurance Company	5374	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	"	"
A 67	Reliance Insurance Co. of Canada	5375	Fire and Limited Explosion Insurance	"	"
A 67	Reliance Mutual Life Assurance Society	5223	Life Insurance (as a discontinuing Company)	"	"
A 67	Retail Hardware Mutual Fire Insurance Company	5506	Fire Insurance to the extent authorized by the Company's articles of Incorporation	"	"
A 68	Ridgely Protective Association	5270	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	"	"
A 68	Royal Arcanum, Supreme Council of the	5448	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 68	Royal Exchange Assurance	5269	Fire, Accident, Sickness, Guarantee, Hail, Tornado, Sprinkler Leakage, Automobile and Limited Explosion Insurance	"	"
A 69	Royal Guardians	5236	Life, Accident and Sickness Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 69	Royal Insurance Company, Ltd..	5298	Fire, Automobile, Explosion, Sprinkler Leakage, Accident, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Tornado, Burglary and Life Insurance	May 1	April 30
A 69	Royal Scottish Insurance Company, Limited	5400	Fire and Limited Explosion Insurance	"	"
A 70	St. Paul Fire and Marine Insurance Company	5335	Fire, Inland Transportation, Tornado, Limited Explosion and Automobile Insurance	"	"
A 70	La Sauvegarde Life Insurance Company	5517	Life Insurance	"	"
A 71	Scottish Amicable Life Assurance Society	5308	Life Insurance (as a discontinuing Company)	"	"
A 71	Scottish Canadian Assurance Corporation	5405	Fire and Hail Insurance	"	"
A 71	Scottish Metropolitan Assurance Company	5381	Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Plate Glass, Tornado, Sprinkler Leakage and Sickness Insurance	"	"
A 72	Scottish Union and National Insurance Company	5338	Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance	"	"
A 72	Security Life Insurance Company of Canada	5299	Life Insurance	"	"
A 72	Security Insurance Company of New Haven	5271	Fire, Hail, Tornado Sprinkler, Leakage and Limited Explosion Insurance	"	"
A 73	Societe (La) des Artisans Canadiens Francais	5252	Life, Accident and Sickness Insurance to the extent authorized by the Society's charter	"	"
A 73	Sovereign Life Assurance Company of Canada	5380	Life Insurance	"	"
A 74	Springfield Fire and Marine Insurance Company	5446	Fire, Hail, Tornado, Limited Explosion, Sprinkler Leakage, Tornado and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 74	Standard Life Assurance Company, Scotland	5227	Life Insurance	"	"
A 74	Star Assurance Society	5379	Life Insurance (as a discontinuing Company)	"	"
A 75	State Life Insurance Company	5376	Life Insurance	"	"
A 75	Sterling Fire Insurance of Indiana	5300	Fire, Automobile, Hail, Sprinkler Leakage and Tornado Insurance	"	"
A 75	Stuyvesant Insurance Company..	5447	Fire, Tornado and Sprinkler Leakage Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 76	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	5401	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	May 1	April 30
A 76	Sun Insurance Office, London, England	5339	Fire, Accident, Automobile, Limited Explosion, Guarantee, Plate Glass, Sprinkler Leakage, Tornado and Sickness Insurance	"	"
A 76	Sun Life Assurance Company of Canada	5301	Life Insurance	"	"
A 77	Tokio Marine and Fire Insurance Company, Limited	5507	Fire and Inland Transportation Insurance	"	"
A 77	Travellers' Indemnity Company	5253	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile (excluding insurance against loss or damage by fire) and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery	"	"
A 77	Travellers' Insurance Company, Hartford, Conn	5402	Life and Accident Insurance	"	"
A 78	Travellers' Life Assurance Company of Canada	5503	Life Insurance	"	"
A 78	Underwriters at American Lloyds	6450	Fire Insurance	"	"
A 78	Union Assurance Society, Limited	5359	Fire, Automobile, Accident, Burglary, Plate Glass, Sickness, Sprinkler, Leakage Tornado, Limited Explosion and Inland Transportation Insurance	"	"
A 79	Union Fire Insurance Company, Limited, of Paris, France (L'Union Compagnie a l'assurance centre l'incendie, Paris, France)	5526	Fire and Limited Explosion Insurance	"	"
A 79	Union Insurance Society of Canton, Limited	5377	Fire, Automobile, Sickness, Accident, Hail, Sprinkler Leakage, Limited Explosion and Inland Transportation Insurance	"	"
A 79	Union Mutual Life Insurance Company of Maine	5451	Life Insurance	"	"
A 80	United British Insurance Company, Limited	5403	Fire, Automobile, Sprinkler Leakage and Limited Explosion Insurance	"	"
A 80	United States Fidelity and Guaranty Company	5237	Guarantee, Accident, Forgery, Sickness, Burglary, Plate Glass, Automobile (excluding Insurance against loss or damage by fire), Sickness and Sprinkler Leakage Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 80	United States Fire Insurance Company	5452	Fire, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), Explosion and Tornado Insurance	May 1	April 30
A 80	United States Life Insurance Company of the City of New York	5254	Life Insurance	"	"
A 81	Westchester Fire Insurance Company	5410	Fire, Explosion and Hail Insurance	"	"
A 81	Western Assurance Company, Toronto	5255	Fire, Inland Transportation, Sprinkler Leakage, Lightning, Explosion and Tornado, Burglary, Guarantee and Automobile Insurance	"	"
A 82	Western Life Assurance Company	5304	Life Insurance as a discontinuing Company	"	"
A 82	Western Mutual Life Association	5305	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 82	Woman's Benefit Association of the Maccabees	5233	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 83	Workmen's Circle, The	5340	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
....	World Marine and General Insurance Company, Limited	5404	Fire, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 83	Yangtsze Insurance Association	5525	Fire and Limited Explosion Insurance	"	"
A 83	Yorkshire Insurance Company, Limited	5306	Fire, Live Stock, Accident, Sickness, Automobile, Burglary, Limited Explosion, Guarantee and Plate Glass Insurance	"	"
....	Zurich General Accident and Liability	5512	Accident, Automobile, Burglary, Plate Glass and Steam Boiler Insurance	"	"

ONTARIO INSURANCE ACT—SCHEDULE AA

Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 3	Aetna Insurance Company	5357	Inland Marine Insurance	May 1	April 30
A 86	Automobile Insurance Company	5454	Inland Marine Insurance	"	"
A 9	British America Assurance Company	5244	Inland Marine Insurance	"	"
		5255	Ocean Marine Insurance	"	"
A 11	British Traders' Insurance Co., Ltd	5358	Inland Marine Insurance	"	"
A 19	Columbia Insurance Company (Jersey City, N.J.)	5274	Inland Marine Insurance	"	"
		5275	Ocean Marine Insurance	"	"
A 21	Continental Insurance Company	5492	Inland Marine Insurance	"	"
A 24	Eagle Star and British Dominions Insurance Company, Limited	5458	Ocean Marine Insurance	"	"
		5459	Inland Marine Insurance	"	"
A 87	Federal Insurance Company	5486	Ocean Marine Insurance	"	"
		5485	Inland Marine Insurance	"	"
A 28	Fidelity Phenix Fire Insurance Company of New York	5495	Ocean Marine Insurance	"	"
		5516	Inland Marine Insurance	"	"
A 29	Fireman's Fund Insurance Company	5276	Inland Marine Insurance	"	"
		5277	Ocean Marine Insurance	"	"
A 29	Firemen's Insurance Company of Newark, N.J	5350	Ocean Marine Insurance	"	"
		5351	Inland Marine Insurance	"	"
....	Friends' Provident and Century Life Office	5320	Investment of surplus funds in the Province of Ontario	"	"
A 32	Globe & Rutgers Fire Insurance Company	5520	Ocean Marine Insurance	"	"
A 36	Hartford Fire Insurance Company	5281	Ocean Marine Insurance	"	"
		5280	Inland Marine Insurance	"	"
A 37	Home Insurance Company	5365	Inland Marine Insurance	"	"
....	Indemnity Mutual Marine Assurance Company, Limited	5527	Ocean Marine Insurance	"	"
A 40	Insurance Company of North America	5406	Ocean Marine Insurance	"	"
A 42	Liverpool and London and Globe Insurance Company, Limited	5508	Inland Marine Insurance	"	"
		5509	Ocean Marine Insurance	"	"
A 44	London & Lancashire Insurance Company	5426	Ocean Marine Insurance	"	"
A 48	Marine Insurance Company, Limited	5286	Ocean Marine Insurance	"	"
		5287	Inland Marine Insurance	"	"
A 59	Northern Assurance Company, Limited	5524	Inland Marine Insurance	"	"
		5523	Ocean Marine Insurance	"	"
A 60	Norwich Union Fire Insurance Society, Limited	5398	Ocean Marine Insurance	"	"
A 61	Norwich Union Life Insurance Society, Limited	5221	Investment of Surplus Funds in the Province of Ontario	"	"
A 63	Phoenix Assurance Company, Limited	5296	Ocean Marine Insurance	"	"
A 64	Providence Washington Insurance Company	5407	Inland Marine Insurance	"	"
		5408	Ocean Marine Insurance	"	"
A 68	Royal Exchange Assurance	5466	Inland Marine Insurance	"	"
		5467	Ocean Marine Insurance	"	"
A 71	Scottish Metropolitan Assurance Company, Limited	5382	Inland Marine Insurance	"	"
		5384	Ocean Marine Insurance	"	"
A 70	St. Paul Fire and Marine Insurance Company	5336	Inland Marine Insurance	"	"
		5337	Ocean Marine Insurance	"	"
A 89	Standard Marine Insurance Company, Limited	5431	Inland Marine Insurance	"	"
		5430	Ocean Marine Insurance	"	"
A 90	Thames & Mersey Marine Insurance Company, Limited	5302	Inland Marine Insurance	"	"
		5303	Ocean Marine Insurance	"	"
A 77	Tokio Marine and Fire Insurance Company	5510	Inland Marine Insurance	"	"
		5511	Ocean Marine Insurance	"	"

ONTARIO INSURANCE ACT—SCHEDULE AA.—*Continued*

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1924	Reg. ends 1925
A 79	Union Insurance Society of Canton, Limited	5373	Inland Marine Insurance	May 1	April 30
A 92	Union Marine Insurance Company, Limited	.....	Ocean and Inland Marine Insurance	"	"
A 94	United States Merchants and Shippers Insurance Company	5469	Inland Marine Insurance	"	"
		5468	Ocean Marine Insurance	"	"
A 81	Western Assurance Company	5256	Inland Marine Insurance	"	"
		5257	Ocean Marine Insurance	"	"
A 83	Yorkshire Insurance Company, Limited	5307	Ocean Marine Insurance	"	"

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B122	Algoma Mutual	Mutual	Sault Ste. Marie	Thos. H. Elliott	Sault Ste. Marie.
B124	Amherst Island	Mutual	Stella	A. N. Hitchins	Stella.
B126	Ayr	Mutual	Ayr	A. L. Easton	Princeton.
B128	Bay of Quinte Agricultural	Mutual	Picton	M. R. German	Picton.
B130	Bertie & Willoughby Farmers'	Mutual	Ridgeway	John G. Wills	Wainfleet.
B132	Blanshard	Mutual	St. Mary's	John H. Jameson	St. Mary's.
B134	Blenheim North	Mutual	Bright	D. R. Stauffer	Bright.
B136	Brant County Farmers'	Mutual	Brantford	J. A. Messecar	Brantford.
B138	Canadian Millers'	Mutual	Hamilton	John T. White	Hamilton.
B140	Caradoc Farmers'	Mutual	Mount Brydges	E. W. J. Sutherland	Mt. Brydges.
B142	Clinton Township	Mutual	Beamsville	G. W. Tinlin	Beamsville.
B3	Commonwealth Life and Accident Insurance Co.	Stock	Hamilton		Hamilton.
B144	Culross	Mutual	Teeswater	F. G. Moffatt	Teeswater.
B146	Dereham and West Oxford	Mutual	Mount Elgin	T. R. Mayberry	Ingersoll.
B148	Dorchester, North and South	Mutual	Harrietsville	S. E. Facey	Harrietsville.
B150	Downie	Mutual	St. Paul's	Alex. Frame	Stratford.
B152	Dufferin Farmers'	Mutual	Shelburne	Thomas Whalley	Shelburne.
B154	Dumfries, N., & Waterloo, S.	Mutual	Galt	A. W. Hilborn	Galt.
B156	Dunwich Farmers'	Mutual	Dutton	W. A. Galbraith	Iona Station.
B158	EasthopeSouthFarmers	Mutual	Tavistock	W. S. Russell	Tavistock.
B96	Economical	Cash-Mutual	Kitchener	W. H. Schmalz	Kitchener.
B160	Ekfrid	Mutual	Appin	A. P. McDougald	Melbourne.
B162	Elma Farmers'	Mutual	Atwood	J. R. Hammond	Atwood.
B12	Empire Life Ins. Co. (a)	Stock	Toronto	M. P. Langstaff, A.I.A.	Toronto.
B164	Eramosa	Mutual	Rockwood	Robert Scott	Rockwood.
B166	Erie Farmers'	Mutual	Selkirk	A. E. Havill	South Cayuga.
B23	Equity Life	Stock	Toronto	Geo. M. Begg	Toronto.
B168	Farmers' Central	Mutual	Walkerton	J. J. Schumacher	Walkerton.
B171	Farmers' Union	Mutual	Lindsay	Pearl James	Lindsay.
B56	Federal Fire Ins. Co. (b)	Stock	Toronto	Harold W. Magee	Toronto.
B174	Formosa	Mutual	Formosa	E. C. Kuntz	Formosa.
B176	Germania Farmers'	Mutual	Ayton	R. H. Fortune	Ayton.
B178	Glengarry Farmers'	Mutual	Lochiel	V. G. Chisholm	Alexandria.
B99	Gore District	Cash-Mutual	Galt	John N. McKendrick	Galt.
B180	Grand River	Mutual	York	Norman Simenton	Caledonia.
B182	Grenville Patron	Mutual	Spencerville	W. M. Snyder	Spencerville.
B184	Grey and Bruce	Mutual	Hanover	Wm. Ruttle	Hanover.
B186	Guelph Township	Mutual	Lot 27, Div. A. Guelph Tp.	John L. Carter	Guelph.
B188	Halton Union Farmers'	Mutual	Acton	Thos. Moore	Campbellville.
B190	Hamilton Township	Mutual	Cold Springs	Thos. Hoskin	Cobourg.
B62	Hand-in-Hand	Stock	Toronto	Jos. Walmsley	Toronto.
B192	Hay Township	Mutual	Zurich	Henry Eilber	Crediton.
B194	Hopewell Creek	Mutual	New Germany	A. J. Frank	New Germany.
B198	Howick Farmers'	Mutual	Gorrie	W. S. McKercher	Wroxeter.
B196	Howard Farmers'	Mutual	Ridgetown	E. D. Mitton	Ridgetown.
B286	Huron Weather	Mutual	Zurich	Chas. Monteith	Woodham.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Continued

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B201	Kent and Essex	Mutual	Romney	T. B. Harvey	Merlin.
B203	Lambton Farmers'	Mutual	Brooke Township.	W. G. Willoughby	Watford.
B205	Lanark	Mutual	Perth	Peter Cavers	Perth.
B207	Lennox and Addington.	Mutual	Napanee	W. R. Lott	Napanee.
B209	Lobo Township	Mutual	Coldstream	J. Marsh	Ilderton.
B211	London Township Farmers'	Mutual	Arva	Edward Dann	London.
B213	McGillivray	Mutual	West McGillivray	Wm. T. Amos	Parkhill.
B215	McKillop	Mutual	Seaforth	D. F. McGregor	Seaforth.
B217	Maple Leaf	Mutual	Columbus	P. G. Purves	Columbus.
B65	Merchants	Stock	Toronto	A. E. Blogg	Toronto.
B220	Nichol	Mutual	Fergus	James Beattie	Fergus.
B222	Nissouri	Mutual	Kintore	E. J. Pearson	Kintore.
B224	Norfolk	Mutual	Simcoe	N. Stanley Boughner	Simcoe.
B226	North Kent	Mutual	Thamesville	Walter S. Holmes	Dresden.
B228	Oneida Farmers'	Mutual	Willowgrove	W. S. Dunnet	Hagersville.
B28	Ontario-Equitable Life and Accident Ins. Co.	Stock	Waterloo	S. C. Tweed	Waterloo.
B288	Ontario Farmers' Weather	Mutual	Grand Valley	W. A. Wansbrough	Grand Valley.
B230	Ontario Threshermen's Mutual Fire Insurance Co.	Mutual	Chatham	E. Little	Chatham.
B232	Osgoode	Mutual	Kenmore	R. McLachlin	Kenmore.
B234	Otter	Mutual	Norwich	T. M. Cayley	Norwich.
B236	Oxford Farmers'	Mutual	Embro	H. W. Sutherland	Embro.
B238	Peel and Maryborough.	Mutual	Drayton	John Ritch	Drayton.
B240	Peel County Farmers'.	Mutual	Brampton	J. J. Stewart	Brampton.
B102	Perth	Cash-Mutual	Stratford	Charles Packert	Stratford.
B242	Prescott Farmers'	Mutual	Alfred	B. G. Parisien	Alfred.
B68	Provident Assurance Co	Stock	Montreal, Que.	†A. M. Aletter	Toronto.
B244	Puslinch	Mutual	Aberfoyle	John Rae	Puslinch.
B74	Queen City	Joint Stock	Toronto	Hugh F. Creighton	Toronto.
B41	Re-insurance Co. of Canada	Joint Stock	Waterloo	M. J. Smith	Waterloo.
B246	Saltfleet and Binbrook.	Mutual	Elfrida	Charles Ira Stewart	Hannon.
B248	Southwold Farmers'	Mutual	Shedden	John H. Sells	Shedden.
B250	Sydenham	Mutual	Owen Sound		Owen Sound.
B77	Toronto Casualty Fire Marine Insurance Co.	Stock	Toronto	C. H. Ackerman	Toronto.
B253	Townsend Farmers'	Mutual	Waterford	D. A. Hill	Waterford.
B255	Usborne and Hibbert	Mutual	Farquhar	W. A. Turnbull	Exeter.
B257	Walpole Farmers'	Mutual	Jarvis	Geo. L. Miller	Jarvis.
B105	Waterloo	Cash-Mutual	Waterloo	L. W. Shuh	Waterloo.
B259	Waterloo, North, Farmers'	Mutual	Waterloo	Josiah Stauffer	Waterloo.
B261	Wawanosh, West	Mutual	Dungannon	Thos. G. Allen	Dungannon.
B114	Wellington	Mutual and Stock	Guelph	Shaw & Begg, Limited	Toronto.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Concluded.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B290	Western Farmers' Weather	Mutual	Woodstock	E. L. Sutherland	Woodstock.
B263	Westminster Township.	Mutual	Pond Mills	R. S. Nichol	Wilton Grove.
B265	Williams, East	Mutual	Nairn	John A. McLeish	Kerwood.
B267	Yarmouth	Mutual	New Sarum	A. E. Bucke	St. Thomas.

Index C: Friendly Societies Registered to Transact Business in Ontario.

Short name of Society.	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address	For what insurance contracts registered.
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	P. H. Randall	H. McGowan	Toronto	Sick and funeral benefits.
Army and Navy Veterans, Toronto	1888	Toronto	J. F. Johns	T. M. Burn	Toronto	Insurance against sickness and death.
Army and Navy Veterans, Hamilton	1897	Hamilton	David Lamb	E. P. Wyatt	Hamilton	Sick and funeral benefits.
Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Chas. Major	Thos. Armstrong	Woodstock	Sick and funeral benefits.
Beaver Sick and Funeral Benefit Club	1917	Mt. Dennis	F. Fluggins	E. Savall	Mt. Dennis	Sick and funeral benefits.
Brantford Carriage Co., Ltd., Relief Association	1920	Brantford	George Reeve	F. G. Brydges	Brantford	Sick and funeral benefits.
Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. L. Rouse	J. E. Lamb	Toronto	Sick and funeral benefits.
Brunner Mond Mutual Benefit Society	1918	Amherstburg	J. C. Garrels	H. M. Stancliff	Amherstburg	Sick and funeral benefits.
Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	David Davis	Percy Knight	Weston	Sick and funeral benefits.
Canadian Allis-Chalmers,Ltd., Employees' Mutual Benefit Society	1897	Toronto	John Ferguson	J. E. Ford	Toronto	Sick and funeral benefits.
Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1896	Woodstock	Chas. Berlett	R. A. Scott	Woodstock	Sick and funeral benefits.
Canadian Order of Beavers	1913	London	L. S. Holmes	E. J. W. Griffith	Windsor	Sick and funeral benefits.
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	George Sellars	W. W. Young	Toronto	Sick and funeral benefits.
Canadian General Electric, Ward St. Works Division Sick Benefit Society	1920	Toronto	A. Partridge	H. M. Robinson	Toronto	Sick and funeral Benefits.
Canadian Hebrew Benevolent Society	1920	Toronto	M. Fuller	J. Schein	Toronto	Sick and funeral benefits.
C 7 Chosen Friends, Canadian Order of	1882	Hamilton	Wm. Benson	W. F. Montague	Hamilton	Ins.against sickness and disability or death.
Canadian Order of Rechabites	1912	Toronto	L. Paterson	J. E. T. Paterson	Toronto	Sick and funeral benefits.
Cigarmakers' Union No. 27, Toronto	1894	Toronto	N. J. Martin	J. Pamphilon	Toronto	Sick, funeral and out of work benefits.
Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	T. Pouliott	A. R. Theoret	Hamilton	Sick, funeral and out of work benefits.
C 22 Civil Service Mutual Benefit Society	1893	Ottawa	A. G. Kingston	W. J. Lynch	Ottawa	Insurance against sickness and death.
Cockshutt Plow Co. Relief Association	1899	Brantford	A. L. Gibson	Geo. H. Carey	Brantford	Sick and funeral benefits.
Consumers Gas Co., Employees' Mutual Benefit Society	1918	Toronto	Wm. Forbes	C. J. Kennedy	Toronto	Sick and funeral benefits.
Czenstochower Aid Society	1916	Toronto	M. Caplan	J. Rosen	Toronto	Sick and funeral benefits.
Daughters and Maids of England Benevolent Society	1895	Toronto	Margaret Farrants	W. E. Miller	Toronto	Sick and funeral benefits.
Dominion Expressmen's Sick Benefit Association	1893	Toronto	W. C. Jex	W. M. Carruthers	Toronto	Insurance against sickness and death.
Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Walkerville	John Mowat	E. A. LaCroix	Windsor	Sick and funeral benefits.
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	George Archer	L. P. Arlett	Toronto	Sick and funeral benefits.
Employees' Protective League of the Seaman-Kent Company, Limited	1912	Meaford	F. Kent	Geo. Antis	Meaford	Sick and funeral benefits.
Evening Telegram Employees' Benefit Society	1912	Toronto	J. P. Doyle	T. Hopmans	Toronto	Sick and funeral benefits.
C 24 Federated Association of Letter Carriers	1891	Toronto	E. V. Browning	Alex. McMordie	Toronto	Insurance against sickness and death.
C 11 Foresters, Canadian Order of	1879	Brantford	J. A. A. Brodeur	A. P. VonSomeren	Brantford	Insurance against sickness and death.
Gendron Manufacturing Co.'s Employees' Benefit Society	1894	Toronto	Felix Renaud	R. L. Archambault	Toronto	Sick and funeral benefits.
Globe Printing Co.'s Employees' Benefit Society	1896	Toronto	H. W. Anderson	Geo. Cashman	Toronto	Sick and funeral benefits.
Goodyear Relief Association	1919	Toronto	E. H. Koken	J. H. Thomson	Toronto	Sick and funeral benefits.
Gould, Shapley and Muir Company Employees' Relief Association	1913	Brantford	H. B. Charlton	W. J. Davies	Brantford	Sick and funeral benefits.

Grand Order of Israel Benefit Society	1908	Hamilton	P. Wright	J. Freedman	Hamilton	Sick and funeral benefits.
B. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Hamilton	S. Henry	G. S. Battrom	Hamilton	Sick and funeral benefits.
W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Edward Witmer	F. D. Hunt	Toronto	Sick and funeral benefits.
Gutta Percha and Rubber Manfg. Co.'s Employees' Sick Benefit Society	1901	Toronto	J. W. Patterson	S. F. Wrathall	Toronto	Sick and funeral benefits.
H. A. Mutual Benefit Association	1918	Toronto	John T. West	George Bartholomew	Toronto	Sick and funeral benefits
Hamilton Firemen's Benefit Fund	1910	Hamilton	R. Aitchison	B. McSweeney	Hamilton	Insurance against sickness and death; also lifetime benefits.
Hamilton Police Benefit Fund	1891	Hamilton	Harry Soyer	James McKay	Hamilton	Insurance against death, also lifetime benefits.
Hamilton Rolling Mills Benefit Society	1905	Hamilton	J. H. Ailles	H. P. Heath	Hamilton	Sick and funeral benefits.
Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	Paul Bonk	Thos. Garasink	Hamilton	Sick and funeral benefits.
Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	W. Benney	T. H. Kirk	Toronto	Sick and funeral benefits.
Hebrew Sick Benefit Society	1918	Toronto	C. M. Gorlitzky	M. F. Fox	Toronto	Sick and funeral benefit.
C 5 Hibernians, Ancient Order of	1893	Ottawa	C. J. Foy	Wm. Ryder	Toronto	Insurance against sickness and death.
C 15 Home Circles, Canadian Order of	1885	Toronto	F. J. Sabine	J. M. Foster, B.A.	Toronto	Insurance against sickness and death, also lifetime benefits (including endowments).
Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. Smith	A. E. Sparrow	Toronto	Sick benefits.
Irish Catholic Benevolent Union	1883	Toronto	F. G. Reynolds	Robert Scollard	Toronto	Insurance against sickness and death.
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	F. Carollo	Toronto	Sick and funeral benefits.
Judean Benevolent and Friendly Society	1919	Toronto	Harry Bliss	I. Hornick	Toronto	Sick and funeral benefits.
Kieltzer Sick Benefit Society of Toronto	1914	Toronto	E. Eickler	S. Haneft	Toronto	Sick and funeral benefits.
C 26 Knights of Malta, Chapter General of Canada	1909	Toronto	J. C. Beckett	H. J. Bentley	Toronto	Insurance against sickness and death.
La Congregazione de la Immacolata Concezione di Maria Santissima	1904	Toronto	R. Granvecchio	G. Frasca	Toronto	Sick and funeral benefits.
Ladies' Orange Benevolent Association	1895	Ottawa	Miss M. Moffatt	Mrs. E. Tang	Ottawa	Sick and funeral benefits.
Linitzer Sick Benefit Society	1916	Toronto	F. Book	I. Berman	Toronto	Sick and funeral benefits.
Loggia Dannunzio Mutual Aid & Benev. Society	1916	Thorold	F. Fordellone	C. Paolin	Thorold	Sick and funeral benefits.
London Police Benefit Fund Association	1887	London	Percy A. Last	W. P. Harpur	London	Insurance against death, also lifetime benefits.
Loyal Order of Moose of Ontario	1917	Toronto	E. A. Fletcher	N. G. Heyd	Toronto	Sick and funeral benefits.
Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	L. E. Ferguson	P. Bradley	Ottawa	Sick and funeral benefits.
Loyal True Blue Association	1893	Toronto	W. G. Farley	J. A. Stewart	Toronto	Insurance against sickness and death.
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto	D. J. Hutchinson	F. Austen	Toronto	Sick benefits.
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	S. A. Banks	Thos. Carruthers	Toronto	Sick and funeral benefits.
Massey-Harris, Limited, Brantford, Employees' Benefit Association	1894	Brantford	Alex. Davidson	Clarence Tune	Brantford	Sick and funeral benefits.
Mozirer Sick Benefit Society	1906	Toronto	Aaron Rosenberg	L. Warner	Toronto	Sick and funeral benefits.
C 29 Mutual Masonic Compact	1893	St. Catharines	George Burch	H. J. Johnston	St. Catharines	Insurance against death.
National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	E. Brimstin	W. W. Scott	Toronto	Sick and funeral benefits.
National Iron Works Employees' Mutual Benefit Society	1913	Toronto	J. Pilsbury	H. Hambleton	Toronto	Sick and funeral benefits.
C 19 Oddfellows, Canadian Order of	1882	Toronto	Wm. Crellin	Robert Fleming	Toronto	Insurance against sickness and death.
C 50 Oddfellows, Independent Order of	1875	Toronto	W. G. Bartram	Wm. Brooks	Toronto	Insurance against sickness and death.
C 31 Oddfellows' Relief Association	1874	Kingston	Dr. J. C. Connell	F. S. Evanson	Kingston	Insurance against disability or death.
Oddfellows, Independent Order of, M.U.	1893	Toronto	R. H. Taylor	J. T. Tilley	Toronto	Insurance against sickness and death.
C 34 Ontario Commercial Travellers' Association	1880	London	E. N. Hannah	Geo. T. Hair	London	Mortuary benefits.
Orange Grand Lodge of Ontario East	1894	Ottawa	C. A. Lount	D. J. Sutherland	Ottawa	Sick and funeral benefits.
Orange Grand Lodge of Ontario West	1891	Toronto	J. Bailey	W. M. Fitzgerald	Toronto	Insurance against sickness and death.
Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	J. M. Bradley	J. J. O'Kelly	Ottawa	Insurance against death; also lifetime benefits.
Ottawa Hebrew Benefit Society	1915	Ottawa	M. Finklestein	I. L. Cohen	Ottawa	Sick and funeral benefits.
Ottawa Typographical Union No. 102	1895	Ottawa	J. W. Jefferson	J. K. Peffers	Ottawa	Sick and funeral benefits.
Polish Alliance Friendly Society of Canada	1907	Toronto	Alex. Purat	M. Legocki	Toronto	Sick and funeral benefits.

Short name of Society.	When organized or incorporated	Head Office	Name of President.	Name of Secretary.	Address.	For what insurance contracts registered.
Postal Benefit Association of Toronto	1894	Toronto	O. S. Pollard	J. M. Law	Toronto	Insurance against death.
Pride of Israel Sick Benefit Society	1905	Toronto	J. Feder	A. Hoffman	Toronto	Sick and funeral benefits.
Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	W. Luggar	Mina Thompson	Niagara Falls	Sick and funeral benefits.
C 37 Royal Templars of Temperance	1882	Hamilton	W. J. Armstrong	C.VanNormanEmory	Hamilton	Insurance against sickness and death.
Roumanian Aid Association Gloria	1913	Hamilton	George David	W. Nakoriwk	Hamilton	Sick and funeral benefits.
Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	S. Kowdlyk	D. Jakowec	Brantford	Sick and funeral benefits.
Ryerson Press Benefit Society	1921	Toronto	R. W. Whittaker	T. O. Powrie	Toronto	Sick and funeral benefits.
Russell Gear & Machine Co. Employees' Mutual Benefit Society	1920	Toronto	David Ayr	F. B. Sinclair	Toronto	Sick and funeral benefits.
Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Wood	Wm. Wright	Hamilton	Sick and funeral benefits.
Simmons, Ltd., Employees' Mutual Benefit Society	1923	Toronto	James Marshall	Edward Nelson	Toronto	Sick and funeral benefits.
Slingsby Mfg. Co., Limited, Employees' Benefit Association	1920	Brantford	J. J. Rowcliffe	C. B. Hitchon	Brantford	Sick and funeral benefits.
Societa Italiana di M. S. Guglielmo Marconi	1917	Sault Ste. Marie	Vincent Vincenzetti	D. Greco	Sault Ste. Marie	Sick and funeral benefits.
Societa di Mutuo Soccorso Recalmutes	1919	Hamilton	B. Nicolo	F. Calogero	Hamilton	Sick and funeral benefits.
Societa di Mutuo Soccorso la Trinacria di Toronto	1914	Toronto	A. Gatto	M. Calderone	Toronto	Sick and funeral benefits.
Sons of Abraham Benefit Society	1919	Hamilton	H. Cohen	A. M. Barrach	Hamilton	Sick and funeral benefits.
C 40 Sons of England Benefit Society	1877	Toronto	W. H. Clay	D. J. Proctor	Toronto	Insurance against sickness and death.
Sons of Jacob Benevolent Society	1918	Toronto	M. Finklestein	M. Zimmerman	Toronto	Sick and funeral benefits.
Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	1919	Ottawa	L. P. Cerceo	L. Scarcella	Ottawa	Sick and funeral benefits.
Sons and Daughters of Ireland Protestant Association	1893	Toronto	H. Weir	Jas. Steele	Toronto	Insurance against sickness and death.
Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	G. Biamante	G. Carani	Niagara Falls	Sick and funeral benefits.
Sons of Lithuania Benefit Society	1914	Toronto	A. Yrcuis	A. Morkis	Toronto	Sick and funeral benefits.
C 44 Sons of Scotland Benevolent Association	1880	Toronto	Col.D.M.Robertson	F. S. Mearns	Toronto	Insurance against sickness and death.
Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Toronto	J. H. Garlick	Selby Draper	Toronto	Sick and funeral benefits.
Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	J. H. Gorman	G. W. Brent	Hamilton	Sick and funeral benefits.
St. Albert Friendly Society	1909	Renfrew	F. Cybulski	Thos. Freemark	Renfrew	Sick and funeral benefits.
St. Boniface Benefit Society	1894	Kitchener	J. Herringer	A. M. Ritz	Kitchener	Sick and funeral benefits.
St. David's Y.P.U. Sick Benefit Society	1914	Toronto	A. J. Taylor	J. B. Whiteley	Toronto	Sick and funeral benefits.
St. Joseph Aid Society of Formosa	1887	Formosa	Frank Beninger	O. Beingessner	Formosa	Sick and funeral benefits.
St. Joseph's Mutual Benefit Society	1893	Toronto	L. V. Dusseau	J. D. Desaulniers	Toronto	Sick and funeral benefits.
St. Joseph Lithuanian Benefit Society	1908	Toronto	F. Ragina	J. Wasilauskas	Toronto	Sick and funeral benefits.
C 47 St. Joseph Union of Canada	1864	Ottawa	J. S. Tetreault	Chas. Leclerc	Ottawa	Insurance against sickness and death.
St. Luke Benefit Society	1894	Amherstburg	Fr. Hayden	Chas. Odette	Amherstburg	Sick and funeral benefits.
Star of Italy Mutual Aid and Benovolent Society	1918	Niagara Falls	J. Zazza	L. Riganti	Niagara Falls	Sick and funeral benefits.
Staszower Benefit Society	1918	Toronto	S. Bekerspigel	S. Sonenberg	Toronto	Sick and funeral benefits.
Toronto Civic Employees' Benevolent Association	1893	Toronto	S. Attwood	G. Duncan	Toronto	Insurance against sickness and death.
Theatrical Mutual Association of Hamilton	1907	Hamilton	F. E. Baldassare	J. C. Stroud	Hamilton	Sick and funeral benefits.
Theatrical Mutual Association of Toronto	1886	Toronto	W. Hayes	Charles Leake	Toronto	Insurance against sickness and death.
Toronto Firemen's Benefit Fund	1893	Toronto	J. J. Gibbons	H. G. Swalm	Toronto	Insurance against sickness and death, also lifetime benefits.

Toronto Hearts of Oak Medical Agency	1919	Toronto	Richard Jones	Alfred Hinwood	Toronto	Medical aid.
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Chas. S. Gilliatt	Edward Felton	Toronto	Sick and funeral benefits.
Toronto Hebrew Benevolent Society	1899	Toronto	J. Broudy	D. Pullan	Toronto	Sick and funeral benefits.
Toronto Musical Protective Association	1887	Toronto	J. E. Jarrott	J. Weatherburn	Toronto	Sick and funeral benefits.
Toronto Independent Benevolent Association	1911	Toronto	S. Shrott	H. Rochmoker	Toronto	Sick and funeral benefits.
Toronto Police Benefit Fund	1882	Toronto	Thos. Seaton	David H. Gordon	Toronto	Insurance against death; also lifetime benefits.
Toronto Railway Employees' Union	1897	Toronto	B. Merson	W. D. Robbins	Toronto	Sick and funeral benefits.
Toronto Typographical Union No. 91	1894	Toronto	A. Gerrard	George Murray	Toronto	Sick and funeral benefits.
Transportation Club of Toronto	1917	Toronto	George W. Vaux	W. G. Hotrum	Toronto	Sick and funeral benefits.
C 2 United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood	W. A. Patterson	Toronto	Insurance against sickness and death.
Verity Plow Company Relief Association	1899	Brantford	John Vanstone	Charles Carter	Brantford	Sick and funeral benefits.
Waitresses' Club	1922	Toronto	A. Nicholson	B. Coven	Toronto	Sick and funeral benefits.
Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	W. B. Holmes	John MacArthur	Toronto	Sick and funeral benefits.
Young Men's Hebrew Association	1912	Toronto	I. Gold	H. Zweig	Toronto	Sick and funeral benefits.
Zion Benevolent Society	1911	Toronto	S. Himie	P. J. Isaacson	Toronto	Sick and funeral benefits.

Index D.—Underwriters.

List of Underwriters registered to transact business in Ontario up to December 1st, 1924.

Aetna Fire Underwriters' Agency.
Britannic Underwriters' Agency.
British and Canadian Underwriters.
British Empire Underwriters' Agency.
Canadian Hardware and Implement Underwriters
Canadian Motor Underwriters' Agency.
Continental Underwriters' Agency.
Delaware Underwriters.
Duquesne Underwriters' Agency.
Edinburgh Underwriters' Agency.
Exchange Underwriters' Agency.
Federal Underwriters, Limited
Fidelity (Fire) Underwriters of New York.
Globe Underwriters' Agency.
Home Underwriters' Agency.
London Underwriters' Agency
Minnesota Underwriters' Agency
Montreal Underwriters' Agency.
National Liverpool Underwriters' Agency.
New York Underwriters' Agency.
Nova Scotia Fire Underwriters' Agency.
Phenix Underwriters' Agency.
Protector Underwriters.
Providence Underwriters' Agency.
Retail Merchants' Underwriters' Agency.
Rochester Underwriters' Agency.
St. Lawrence Underwriters' Agency.
Winnipeg Fire Underwriters' Agency.

Index E.—Insurance Brokers.

List of Special Insurance Brokers Licensed to transact business with unregistered corporations.

Armstrong, Dewitt & Crossin, Toronto.
Barker, Wesley E., Toronto
Barton & Ellis, Limited, Toronto.
Bradley, Sidney L., Cochrane.
Hardy, E. D., & Company, Ottawa.
Harris, David Louis, Toronto.
Ireland, Aubrey E., Toronto.
Irish & Maulson, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.
Jones, Seneca & Sons, Hamilton.
Lauder, William, Toronto.
Muntz & Beatty, Toronto.
Geo. McMurrich Sons, Limited, Toronto.
Reed, Shaw & McNaught, Toronto.
Richmond, H. J., Toronto.
Ring, Charles Edward, Toronto.
Robertson, Percy, Toronto.
Ryan Agency, Limited, Toronto.
Smith & Walsh, Toronto.
Toronto Insurance and Vessel Agency, Limited, Toronto.
Tudhope & Aletter, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.
Wilson, Bird & Co., Toronto.

Index F.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII. and 62 Vict. (2nd Sess.), Chap. 12, s. 69.

1. Alliance Assurance Company.
2. American Surety Company, of N. Y.
3. Canada Accident and Fire Assurance Company.
4. Canadian Surety Company.
5. Dominion Gresham Guarantee and Casualty Company.
6. Dominion of Canada Guarantee and Accident Insurance Company.
7. Employers' Liability Assurance Corporation (Limited).
8. Fidelity Insurance Co. of Canada.
9. General Accident Assurance Company of Canada.
10. Globe Indemnity Company of Canada.
11. The Guardian Insurance Company of Canada, Montreal, Quebec.
12. Guarantee Company of North America.
13. Hartford Accident and Indemnity Company.
14. Imperial Guarantee and Accident Insurance Company of Canada.
15. Imperial Insurance Office.
16. London and Lancashire Guarantee and Accident Company of Canada.
17. London Guarantee and Accident Company, Limited.
18. Maryland Casualty Company.
19. National Surety Company.
20. Northern Assurance Company, Limited.
21. Norwich Union Fire Insurance Society, Limited.
22. Ocean Accident and Guarantee Corporation, Limited.
23. Railway Passengers' Assurance Company of London, England.
24. Scottish Metropolitan Assurance Company, Limited.
25. Sun Insurance Office.
26. Toronto Casualty Fire and Marine Insurance Company.
27. United States Fidelity and Guaranty Company.
28. Western Assurance Company.
29. World Marine & General Insurance Company, Limited.

REPORT

OF THE

Minister of Public Works

FOR THE

PROVINCE OF ONTARIO

FOR THE

TWELVE MONTHS ENDING 31st OCTOBER

1923

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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CANADA

To His Honour Henry Cockshutt, Esq.,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, the Engineers, and Law Clerk, for the twelve months ending the 31st of October, 1923.

Respectfully submitted,

GEO. S. HENRY,
Minister of Public Works and Highways.

Department of Public Works, Ontario,
Toronto, February 26th, 1924.

REPORT

OF THE

Deputy Minister of Public Works

TORONTO, February 22nd, 1924.

HONOURABLE GEORGE S. HENRY,
Minister of Public Works and Highways, Ontario.

SIR,—I have the honour to transmit the annual reports of the Provincial Architect, the Provincial Engineer, and the Secretary and Law Clerk, for the fiscal year ending October 31st, 1923.

The maintenance and repair of the Government Buildings was given the careful attention of the Provincial Architect and his staff. The painting of the interior of Government House has renewed its original beauty at a very moderate expenditure. The exterior of the buildings and grounds were put in repair. Entrance gates were erected at Roxborough Street and Douglas Drive, in keeping with the character of the building.

Parliament and Departmental Buildings.—The need of office accommodation, more conveniently situated than in the leased properties in Queen's Park and other buildings, is felt by many branches of the public service. A site for the proposed new Departmental Building is being acquired immediately to the east of the Parliament Buildings on the block of land bounded on the north by St. Alban's Street, on the west by Queen's Park Drive, and on the east by Surrey Place. The Province have been owners for some time of the leasehold from the Board of Governors of Toronto University, of Lots numbered 29, 30, north half of Lot 32 and Lot 33. In June last the Province acquired the freehold of Lots 29 and 30 and 80 feet 9 inches of the southerly portion of Lot 31 at a price of $210,000.00 from the Board of Governors of Toronto University.

Public Institution Buildings.—Construction was continued throughout the year at the Ontario Hospital, Whitby. Work was completed on the Acute Hospitals and on two buildings for Nurses' Homes. The construction of an Administration Building with two wings for reception hospitals was commenced and good progress has been made with the work. At Kingston Hospital a new water filtering system was installed and work commenced on an addition to the Boiler House. At London Hospital a new deep-well centrifugal pump was installed and such an abundant supply of water is assured that the Institution can now give substantial assistance to the City of London at times when there is a heavy demand from the city system, under an agreement mutually beneficial. At Brockville an existing residence was converted into a Nurses' Home and a new chimney erected for the heating plant. At Mimico a cold storage room was provided in the General Store Building. At Orillia commencement was made on the new building to accommodate 200 patients, which is to be located to the southwest of the Main Building. At the Fort William Industrial Farm the erection of a new Camp Building is in progress.

Educational Buildings.—The Normal Schools at Toronto, Ottawa, London, Hamilton, Peterborough and Stratford received minor repairs; more extensive

repairs were made to the roof and brick work at the Normal School at North Bay. The main building for the School for Deaf at Belleville was fully completed and furnished early in the year. The School for the Blind at Brantford received minor repairs and painting. At Monteith, the new school building and a central heating plant were completed and a water tower 100 feet in height and a tank of 80,000 gallon capacity were erected to give fire protection to the various buildings.

Agricultural Buildings.—At Guelph the new Veterinary College and Stable Buildings were completed. The new Dairy Building, Ontario Agricultural College, and alterations to former Dairy, were fully completed during the year. A Memorial Hall to commemorate the sacrifice made by the students and graduates of the College in the Great War, is being built by subscription of the students, graduates and friends of the College, implemented by substantial grants from the Province. The Memorial Hall is being erected on the campus of the College and will be a beautiful building in Gothic Architecture containing an Auditorium to seat 800 persons. This building, while making a worthy memorial, will supply a very necessary requirement in the work of the College. Expenditure on other Agricultural Buildings consisted of repairs to the Horticultural Experimental Station at Vineland; erection of cottages for employees at the Western Ontario Experimental Farm at Ridgetown; and completion of the building for the Eastern Dairy School at Kingston, to replace the one destroyed by fire and the equipment of the same.

District Buildings.—The repair of the Court Houses, Registry Offices, Gaols and Lock-ups in the several districts was given attention. The following new buildings were in course of erection: a new gaol at Hearst in the District of Algoma; the reconstruction of the Court House at Haileybury, destroyed by fire on October 4th, 1922; and a new Court House at Port Arthur in the District of Thunder Bay.

Public, Separate and High Schools.—The Architect's Branch of the Department of Public Works has acted as technical advisers of the Department of Education, in connection with Public, Separate, Consolidated, Continuation and High Schools. Sketch plans of proposed new school buildings have been furnished to 27 school boards in all parts of the Province. Complete working drawings and specifications have been furnished in several places. Plans submitted by 24 school boards have been examined and reported upon and adjustments made in many cases. Meetings of the school trustees with an official of the Department have taken place in several places; inspection of existing school buildings made, and reports upon the buildings furnished to the school boards.

The fire which occurred on October 4th, 1922, in the District of Temiskaming, destroyed 16 school buildings. Plans for temporary buildings were immediately prepared and building commenced in a very short time. Permanent school buildings are being erected in the following places of substantial character and good design. At Haileybury a Public School of 12 classrooms and a Separate School of six classrooms. At North Cobalt a Public School of six classrooms and a Separate School of four classrooms. At Charlton a Consolidated School of six rooms with a Community Hall in the basement is erected. With the exception of the two permanent schools at Haileybury, all the schools are occupied. The report of the Assistant Architect of the Public Works Department, gives full details of the work done for the Department of Education.

The Architect's report will furnish a more complete list of the various buildings than given in the above short reference to the work on the Provincial Buildings.

Engineer's Branch.—The work of the Engineer's Branch of the Department of Public Works, was active throughout the year. Rebuilding bridges destroyed by the forest fire in the District of Temiskaming on October 4th, 1922, received prompt attention by the Engineer's Branch; those necessary to give the settlers access to their railway and market facilities were given first attention. It is hoped to have all the bridges renewed by the spring of the year 1924.

Work of maintenance and repair of locks, dams and bridges by the Department is yearly increasing, and was unusually heavy during the season 1922-23. The cost of timber is so high and its life so short that rubble masonry or concrete is being used in the renewing of dams and bridges. Three locks, seven dams and 96 bridges were repaired during the year.

The new bridges constructed during the fiscal year numbered 183. The bridges over the White River, Temiskaming District at Tomstown and Hilliardton, were large steel bridges on concrete substructure with trusses 210 feet in length and steel approaches 45 feet in length on each end. Desaulniers Bridge over the Sturgeon River was also constructed of steel in one span 190 feet long, on concrete foundation. A full description of the bridges is given in the Engineer's report.

Drainage Work.—In Rainy River District a ditching machine was employed to provide large outlet drains which will be the means of reclaiming large areas of bog and give efficient outlets to the road and farm ditches. A description of this machine is given in the Engineer's report. The members of the Municipal Union of Rainy River District have congratulated the Engineer on his choice of machine and after viewing the work have all joined in saying that the work of dredging is well and cheaply done.

In the unorganized districts and the upper part of Bruce, Renfrew, Frontenac, Ontario and Simcoe Counties, $43,854.39 was expended on drainage work, carried out directly by the Department. In older Ontario six large drainage schemes constructed under the Municipal Drainage Act were examined by the Engineer of the Department, and grants to the amount of $35,500.00 paid to the Municipalities. The Provincial Aid to Drainage Act, 1921, provides that aid may be paid to the extent of 20 per cent. of the cost of the trunk channel or channels of any drainage work in which the cost of the trunk channels exceeds the sum of $10,000.00. Eight drainage schemes constructed under the provision of this Act were examined by the Engineer, on whose reports $29,712.59 was paid to the Municipalities.

Navigation.—The lock-masters' reports for the season 1923 show the lockages through the locks under the control of this Department, as follows:

Lock	Steamers	Small boats	Scows	Rafts
Port Carling	3,721	78	546	112
Huntsville	113	619	25	99
Magnetawan	520	338	236	53

The number of lockages do not indicate the extent of the tourist traffic in Muskoka and Parry Sound Districts; particularly is this the case in the Huntsville Lock, as the very large traffic on Lake-of-Bays does not pass through the lock. The dredge was operated during the season in the vicinity of Port Carling and in providing stone for the riprap of Jo River Bridge, Muskoka.

The following is a summary of the expenditure by the Department of Public Works during the fiscal year ending October 31st, 1923.

Civil Government:	
Salaries, contingencies, etc	$77,901 03
Government Buildings:	
Maintenance and repairs	587,177 02
Public Buildings:	
Parliament Buildings, Hospitals, Schools, Court Houses, etc	1,111,511 11
Public Works:	
Locks, Dams, Bridges, etc	469,843 85
Drainage Works:	
Works carried out by Department chiefly in unorganized districts	43,854 39
Drainage Aid:	
Grants to Municipalities under Provincial Drainage Aid Act	30,500 00
Aid to Municipalities under Drainage Act, 1921 (Statutory)	29,712 59
Special Warrants:	
Purchase of freehold of property, Queen's Park, from Board of Governors, Toronto University	210,000 00
Public Buildings in unorganized districts	16,559 74
Public Works, dams and bridges in unorganized districts	9,947 06
Statutory:	
Minister's salary	6,000 00
Miscellaneous:	
Balance of Provincial Aid for relief of unemployment in winter season 1921-22	7,916 87
Refund	41 18
Total expenditure Department of Public Works	$2,600,964 84

The statement of the Secretary and Law Clerk shows the several contracts and bonds entered into with His Majesty during the 12 months ending October 31st, 1923, in connection with the Public Buildings and Works, subject to the control of the Department of Public Works.

I have the honour to be, Sir,

Your obedient servant,

R. P. Fairbairn,
Deputy Minister of Public Works.

ARCHITECT'S REPORT

SIR,—I have the honour to submit my Annual Report of work done by the Architect's Branch of this Department during the past year ending October 31st.

Government House.—The residence has been kept in good repair, some of the apartments have been redecorated, including the reception room, drawing room, morning room, sitting room, palm room and breakfast room on the first floor. The parlour and some of the bedrooms on the second and third floors, some of the apartments in the Lodge, and dwellings over the garage and coach house were also decorated. The exterior of the woodwork of these buildings was painted. Repairs were made to the roads and walks. Wrought iron gates with stone pillars have been erected at the main entrance on Roxborough Drive and to the side entrance from Douglas Drive. The setting of the grounds has been much improved thereby.

Parliament Buildings.—Repairs have been attended to, including the decorating of some of the offices, the walls and ceilings of which had become badly soiled. Repairs have been made to the office buildings in connection with the Parliament Buildings, including Spadina House, Highways Administration Building, No. 46 Richmond Street West. The Provincial Laboratories, No. 5 Queen's Park, Nos. 15, 17, 25 and 49 Queen's Park. The head office of the Ontario Savings Bank has been removed to No. 15 Queen's Park. Some slight alterations were made to the building to provide the necessary accommodation, including the erection of a fireproof vault on both floors. Some minor changes were made at the same time to provide accommodation for the Department of Agriculture. The building was suitably decorated. A work shop has been erected in connection with the garage in the rear of No. 15 Queen's Park. The work, except painting, heating and plumbing, was done under contract by Messrs. Thomson Bros. The painting, heating and plumbing was done by our own men. A garage has been built in the rear of No. 25 Queen's Park with living apartments over same to provide accommodation for the automobiles used by the Provincial Police. The work was done under contract,—the general trades by Messrs. Thomson Bros., steamfitting and plumbing by the W. J. McGuire Company, Limited.

Administration Building, Department of Highways: The remodelling of this building was completed on the first of December, including the redecorating of the whole of the building. Furnishings were supplied as required.

PUBLIC INSTITUTIONS

Ontario Hospital, Brockville.—Plans and specifications were prepared for the erection of a new chimney, 125 feet high, to the main boiler house, the old chimney having become inadequate for the boilers which had been added to the plant since the buildings were erected. The foundation work was done under contract by Mr. D. M. Ross, of Brockville, and the brick superstructure by the Custodius Canadian Chimney Co., of Canada. The work has been satisfactorily completed under the supervision of this Department.

Ontario Hospital, Kingston.—Plans and specifications were prepared for the remodelling and enlargement of the main boiler house and boiler plant. Tenders were called for and the contract awarded to Messrs. McKelvey & Birch, of Kingston, for the building and brick setting of the two old boilers; the brick setting of the three new boilers was awarded to Mr. H. W. Watts, of Kingston.

The old boiler plant consisted of five 75-horsepower boilers, which were not sufficient to heat the buildings satisfactorily and three of which were found to have lived their lifetime and unfit for further service. Three new 125-horsepower boilers are being installed and two of the old 75-horsepower boilers along side of same. Sufficient space has been provided for another boiler should requirements call for one in the future. Plans and specifications were prepared and tenders called for the three new boilers and the contract for same awarded to the Waterous Engine Works Co., of Brantford. The work is being carried out in such a manner that the heating of the Institution will not be interfered with, the work being done under the supervision of this Department.

Ontario Hospital, Whitby.—The Nurses' Homes, Nos. 1 and 2, have been completed and occupied for some time. The formal opening took place on August 1st.

Plans and specifications were prepared for the Administration Building from data received from the Provincial Secretary's Department and work commenced on June 2nd. At the present time the roof is being put on and such progress made with the work as to ensure completion of the building by July next. The construction work is being carried on by day work under the same methods employed on other buildings erected by this Department, in connection with this Institution. All materials are purchased, as far as possible, by tender. Contracts for heating and ventilating are being carried out by Purdy, Mansell Limited. Good progress is being made with this work. A tunnel for heating mains has been erected between, connecting this building with the Acute Hospital for men. The building is heated with hot water supplied from the main boiler or power house. A large amount of work has been done in laying mains and water pipes in connection with these buildings, including an additional tank to the sewage disposal plant, grading the grounds and laying walks and building roads. All of this work is being carried out under the supervision of Mr. S. J. Spall, superintendent of construction, in a satisfactory manner.

EDUCATIONAL

The Normal and Model Schools, Toronto and Ottawa, the Normal Schools, Hamilton, Stratford, Peterborough, and North Bay, Ontario School for Deaf, Belleville, Ontario School for Blind, Brantford, and the English and French Training Schools, Sandwich and Sturgeon Falls have received the necessary attention of this Department. Inspection of all of these buildings have been made by the officials of the Department, the condition of the buildings reported on, and repairs made as required.

Ontario School for Deaf, Belleville.—The Assembly Hall and Gymnasium, the excavations for which were commenced last September, have been completed, the stage being equipped with curtains and scenery. A moving picture machine has been installed in the gallery opposite to the stage, in a fire-proof compartment; movable seats have been supplied. The wings at the sides of the building have also been completed, equipped and furnished, all in time for the International Convention of Superintendents of Schools for the Deaf on July 15th. This building is fully described in my report for 1922.

Northern Academy, Monteith.—The buildings have been kept in good repair; considerable repairs were made to the electric power building and lighting plant. The building was enlarged and new concrete walls and piers were erected under same and foundations renewed to the shaft bearers. An additional generator

and new governor was installed for the control of the sluice gates. Steam heating mains and hot water pipes were laid underground from the central plant to the main building, which was formerly heated from boilers in the building. This work was done under contract by the Purdy, Mansell Limited of Toronto.

A 75,000 gallon steel tank for water supply and fire protection has been erected on the grounds under contract by the Canadian Des Moines Co. of Chatham, connected up with the present tank. A portion of the fire mains and one hydrant have been installed. The well at the pump house was thoroughly cleaned and repaired and a new pump installed. The work was done under the supervision of Mr. Leitch, Assistant Engineer of the Department.

Public, Separate, Consolidated, Continuation, and High Schools.—The number of buildings of this class was greatly increased during the past year, partly due to the destructive fire which swept over the District of Temiskaming last year. This work has been successfully carried on in co-operation with the Department of Education and fully described in the report of the Assistant Architect hereto attached. All of the School Buildings erected by this Department were supervised by Mr. J. M. Philip, General Clerk of Works, with the asistance of two Inspectors.

High and Technical Schools.—Plans and specifications have been submitted by the local architects through the Department of Education, for approval as to structural work; these have been carefully examined and changes made as were found to be necessary for the Beamsville High School and additions to the Technical Schools at Ottawa and London.

AGRICULTURAL

Ontario Agricultural College, Guelph

Memorial Hall.—To the memory of the students and graduates of the College, who laid down their lives for their Country in the Great War, 1914-1918. Plans were prepared and tenders received for this building in 1921, but, owing to the excessive cost, the erection had to be postponed. After the lapse of a year, it was decided to proceed with the building. Plans of a smaller and less pretentious design were prepared and contracts awarded for general trades to the Canadian Engineering and Contracting Co. of Hamilton. Heating and ventilating and plumbing to Purdy, Mansell Limited of Toronto, and for electric wiring to The R. A. L. Gray Co. of Toronto. Work was commenced in June and contracts call for completion of the building by June 1st, 1924.

The building is located on the southeast corner of the campus, facing the Brock Highway, making a beautiful setting for the Gothic structure, which, with the exception of the roof, is entirely of stone of a grey colour from the Georgetown quarries. The roof will be of slate. The building is 66 feet in width by 114 feet in length and will include an auditorium 66 feet by 68 feet, having a seating capacity of 860. The main entrance is from the front, through two imposing archways, approached by a broad flight of stone steps extending the full width of the gable in centre. Each entrance has a vestibule leading to a foyer with tessellated floor and groined ceiling and artistic screen dividing it from the auditorium. An arched alcove is located between the vestibules, designed to receive the bronze tablet on which the names of those who died for their Country will be engraved. Stairways (fireproof) lead from the sides of the vestibules to the basement and gallery over the forum. The walls and ceiling will be finished in stucco plaster, the latter being divided into squares by heavy oak beams and trusses. All of the woodwork will be of oak.

A stage of ample proportions is provided for at the opposite end, with a deeply recessed proscenium arch, fitted with a fireproof drop curtain and apparatus for moving scenery. Two tiers of dressing rooms and toilets are arranged on either side. Entrances and exits are provided for on both sides at this end of the building, with staircases leading to basement and upper dressing rooms. It is not intended to finish the basement at the present time, excepting the front portion under the entrances and foyer, which will be used for cloak rooms and toilets. The construction of the main portion of the basement has been so arranged that this part of the building adapts itself to being divided into rooms for Clubs, Social Service, etc. Will be heated with steam from the main boiler house. A mechanical system of ventilation is being installed with supply and exhaust fans electrically operated.

Dairy Building.—This building was completed early in December and formally opened on January 9th.

Eastern Dairy School, Kingston.—The building was sufficiently completed to permit classes being held on the 21st of January and finally finished two months later. The grounds have been graded and roads and walks put down under the supervision of the Principal of the School.

Western Experimental Farm, Ridgetown.—Two new cottages have been built for employees. Sketch plans have been prepared for Administration Offices. Additions have been made to some of the farm buildings. The work was done under the supervision of the Director of the Farm.

DISTRICT BUILDINGS

The Court Houses and Gaols, Registry and Land Titles Offices in the districts have been inspected and reported on by the officials of the Department and repairs made and furniture supplied as found to be necessary. The interiors of the Court Houses at Kenora and Fort Frances were decorated and painted, the work being done under contract by J. C. Baxter of Kenora, and Geo. Reed of Fort Frances.

Plans and specifications were prepared for rebuilding the Court House destroyed by fire in Haileybury. Contract for general trades was awarded to the Dickie Construction Co. of Toronto; heating, ventilating, and plumbing to Purdy, Mansell Limited of Toronto; and electric wiring to Toronto Electric Co. of Toronto. Satisfactory progress is being made with the work. The building will be ready for occupancy by June 1st.

The structure has been considerably increased by extensions on both sides. The old foundation walls and old materials were used again where found to be in good condition. All other work, except chimney, was taken down. The height of ceiling of basement has been increased to give an added storey for offices for the Provincial Police. Detention cells for prisoners awaiting trial, and for offices for the Juvenile Court. The Court room, offices for the Judges and Petty Jury rooms and officials of the Court are located on the first floor, as in the previous building. Provision has also been made on this floor for the Mining Recorder and the Stipendiary Magistrate. Judges' chambers, library, Grand Jury room, Barristers' room and Witness room and Clerk of Division Courts are located on the upper floor. Adequate vault accommodation is provided for all offices. Fireproof stairs extend from basement to upper floor.

The exterior of the building from grade line to first floor is built of Bert Island sandstone, above that the coping and parapet walls are built of salmon coloured pressed brick, with blue stone dressing. The main entrance is of stone surmounted by a clock tower.

Court House, Port Arthur.—Plans and specifications for the foundation of the new Court House, Port Arthur, were prepared, tenders received and the contract awarded to the lowest tenderer, Mr. Chas. Cox, on May 15th, for demolishing the old Court House, Gaol, and out-buildings. Completed plans were afterwards made, tenders called for the completion of the building, and contracts awarded as follows: For general trades, to the J. McDiarmid Co. of Winnipeg; heating and ventilation, to H. R. Sime of Port Arthur; plumbing, to Purdy, Mansell Limited of Toronto; and electric wiring to the Mahon Electric Co. of Port Arthur. Rapid progress is being made with the erection of the building, which will be finished by the 1st of July, weather conditions permitting. This building has been planned on much the same lines as the Court House built at Sault Ste. Marie, is four storeys in height, including the basement, which is extended high above the ground to give adequate light. The foundations are built of concrete and brick to the grade line, above the grade line of red tapestry brick manufactured in Fort William. The building is being erected on the site of the old Court House and Gaol, has a frontage of 140 feet and a depth of 48 feet. The main entrance is in the centre of the front, through a vestibule leading to the main corridor. The main corridor extends across the full width of the building with a grand staircase in the centre leading to the floor above, the passenger elevator being located beside this staircase. Entrances are provided at each end of this corridor with stairways to each from basement to upper floors. Two side corridors run north from this corridor to Court room on this floor, Judges' retiring room, Petty Jury room on one side and lavatory and offices on the other side. Offices for the Sheriff, Crown Attorney, Clerk of Court, Mining Recorder and Barristers' room with Witness room adjoining are located on this floor. The basement is divided into offices for the Bureau of Labour and Provincial Police, Detention cells for prisoners awaiting trial, boiler room, ventilation fan room and Engineer's room. Coal vault is provided for in the rear of the boiler room. The second floor is divided into offices for the Stipendiary Magistrate, Crown Timber Agent, Crown Lands Agent, Agricultural Department, License Inspector and Grand Jury room. The third floor is divided into apartments for Judges' Chambers, Judges' private rooms, Judges' library offices for Parliamentary Under Secretary, Clerk of Division Court and apartments for Caretaker. A steam heating plant is being installed, with an up-to-date system of heat control, also a supply and exhaust system of ventilation, electrically operated, the supply fan being located in the basement, the exhaust in a penthouse in the roof. The work is being carried out under the supervision of Mr. R. B. Chandler of Port Arthur, as Clerk of Works.

A new Gaol has been erected at Hearst, District of Algoma, giving accommodation for Police Magistrate's Court, four cells, and living-rooms on the upper floor for the Gaoler. The building is constructed of brick on cement foundations, the heating plant being located in the basement. This work was done under contract by Messrs. Van Rassel Bros. of Cochrane, steel work of cells by J. & J. Taylor of Toronto; plumbing and heating, by A. L'Ecuyer of Timmins, and the electric light by the Delco Light Products Limited. This building is nearing completion.

Ontario Savings Bank Offices. Alterations and extensions to fixtures have been made at the office at 110 University Avenue and 324 Bay Street. Additional offices have been fitted up at 549 Danforth Avenue, Toronto, Ottawa, and Allandale, and furniture supplied as required.

Repairs have been attended to at the Government Dispensary Building, Wellington and Simcoe Street, Toronto.

The buildings occupied by the Soldiers' Aid Commission as Children's Hostels at Avenue Road, Jarvis Street, and Kingston Road, have been kept in good repair by this Department.

Sketches have been prepared for Community Halls in various places.

Plans were submitted by the Architect for the new Registry Office at St. Catharines, examined and approved by this Department.

The boilers throughout the buildings owned by the Government have been inspected by the Boiler Inspector who reported on same and repairs have been made to same as necessary.

Plans and specifications were prepared for a fire-proof vault for the Mining Recorder at Elk Lake, the work being done under contract by Mr. J. Isherwood of Haileybury.

All of which is respectfully submitted.

I have the honour to be Sir,

Your obedient servant,

F. R. HEAKES,
Architect.

Toronto, October 31st, 1923.

ASSISTANT ARCHITECT'S REPORT

I beg to submit a report on the work which has been done under instructions from the Department of Education in connection with Public, Separate, Consolidated, Continuation, and High Schools.

The fire which swept over part of the District of Temiskaming in October, 1922, destroyed 16 school buildings. Immediate steps were taken to provide, as far as practicable, school accommodation for the refugee children, and the furniture was shipped to the Public and Separate Schools at Cobalt, and the Y.M.C.A. building at Cobalt, and to St. Joseph's College, North Cobalt, then unoccupied. The rebuilding of schools was undertaken by this Department at the following places:

Haileybury Public School.—Three one-roomed buildings were erected on Ferguson Avenue, and two on the present Public School playground. At the same time, the ruins of the Public School and the dangerous walls were removed, all materials salvaged and the basement roofed in and fitted up with lavatories, to meet the needs of the temporary schools. Later, it was found necessary to provide additional accommodation; and four additional temporary buildings were erected on Latchford Street, giving a total accommodation of nine classrooms.

A permanent building has been built. This building is of brick, two storeys and basement in height, and gives accommodation for 12 classrooms, teachers' and principal's rooms, library, and in the basement, playrooms, lavatories for boys and girls, fuel-room, boiler room and store-rooms. An effort is being made to have the building completed at the Easter recess. So far as practicable, the old foundation walls were repaired and salvaged materials were made use of. The whole of the new bricks were supplied from the Ontario Government Clay Plant, Mimico.

Haileybury Separate School.—The same type of one-roomed temporary building was adopted for the Separate School as was used for the Public School, and one such building was erected, and a permanent building of frame, consisting of two rooms was built. This building rests on posts and sleepers, but it is anticipated that the school board will eventually place the building on concrete or other foundations with a basement and brick veneer the upper walls to correspond with the new permanent building, herein afterwards referred to.

A second temporary building was found necessary to meet the increasing school attendance and an additional room was added. Later, a third temporary building was found necessary. All buildings were built on the old Separate School playground. In the meantime, the ruins of the old Separate School were taken down, old materials salvaged, the basement roofed in and fitted up with temporary lavatory accommodation.

A new permanent building has been built. This building is of brick, two storeys and basement in height, and gives accommodation for six classrooms, teachers' room and library; in the basement are one large playroom, boiler and fuel-rooms and lavatories for boys and girls. The basement walls of the old building were found to be so disintegrated that new foundation walls were necessary. Some salvaged material was made use of. The whole of the new bricks used were supplied from the Ontario Government Clay Plant, Mimico.

It may be pointed out that the temporary school buildings were designed to be readily converted into bungalows, which may be sold, when permanent buildings are completed.

North Cobalt, No. 4 Bucke, Public School.—A one storey, six-roomed school of frame on posts and sills in three units of two rooms with connecting corridors and having two teachers' rooms and library was designed. Of this, two units of two rooms were built. It was found necessary to increase this accommodation, and an additional room, forming a section of the third unit, was added.

Separate School.—A one storey school of frame on concrete posts and wood sills has been erected with accommodation for four classrooms and two teachers' rooms.

Buildings of frame were built as follows, at No. 2 Bucke, Evanturel, Thornloe, and No. 3 Hilliard. These buildings consist of one storey with one classroom for 40 pupils and with two rooms attached for teachers' residence. A similar type to the above, but giving accommodation only for 25 pupils, and two rooms for teachers' residence has been erected at No. 2A and No. 2B Casey.

Charlton.—Temporary provision was made for school accommodation in the old agricultural building, which survived the fire, minor alterations were made, and the necessary furniture was supplied to meet the needs. Later, it was found necessary to increase the accommodation and a temporary building was erected to accommodate 40 pupils, equipped with the necessary furniture.

A new Consolidated School has been built on the site of the old Public School. This building is of two storeys and basement of frame, on a foundation of concrete, and gives accommodation for six rooms, each to seat 40 pupils, teachers' rooms and library. In basement are a community hall with kitchen and retiring-rooms, boiler, fuel-rooms, and lavatories for boys and girls. This building has been completed, except in some minor details.

With the exception of the two permanent buildings at Haileybury, all the schools are occupied. They have been fully equipped with school desks, teachers' desks, chairs, and blackboards. The teachers' residences, where these are part of the school building, have been furnished.

The contractors to whom the contracts were awarded for the above schools are as follows:

Hill-Clark-Francis, of New Liskeard:—Five temporary Public School buildings, Haileybury; one temporary Separate School building, Haileybury; Public School, Haileybury; Public School, North Cobalt; No. 2 Bucke, Evanturel and Thornloe.

P. H. Joanisse, of Cobalt:—Four temporary Public School buildings, Haileybury; one temporary Separate School building, Haileybury; one temporary Public School building, Charlton.

Joseph Isherwood, of Haileybury:—One temporary Separate School building, Haileybury; two-roomed Separate School building, Haileybury; six-roomed Separate School building, Haileybury; No. 2A and No. 2B Casey.

Van Rassel Bros., of Cochrane:—Separate School, North Cobalt; addition to Public School, North Cobalt; No. 3 Hilliard; Charlton Consolidated School.

In connection with Public, Separate, and Continuation Schools, throughout the Province, sketch plans for proposed new buildings have been furnished to the School Boards at Beachburg, Gore Bay, Kenora, Massey, S.S. No. 1 and No. 2 Malton, S.S. No. 1 Mills, Port Hope, S.S. No. 17 Westminster, Benmiller, S.S. No 4 Pickering, S.S. No. 3 Claremont, S.S. No. 1 Redditt, Thorndale, and Byng Inlet. A number of sketch plans have also been issued to local school inspectors.

Complete working drawings and specifications have been issued for new schools at Hornepayne and Kirkland Lake, and sketches have been prepared for alterations to McTier, Rainy River, and Sparta.

In connection with Consolidated Schools, sketch plans for new buildings have been furnished to School Boards at Haliburton, Sundridge, and Tarentorus. Complete working drawings and specifications have been furnished for Gooderham and Katrine and these buildings have been erected. The new school at North Mountain, for which sketches were prepared, has been completed.

Plans for the following buildings have been submitted by School Boards and have been reported on and adjustments made, where necessary. These include, Chatham, Blenheim, Gore Bay, Massey, Britannia Heights, Brooklyn, Cherrywood, Bolton, No. 3 Carp, Erin, Egansville, Frankford, Pickering, Oshawa, No. 1 Tisdale, Gravenhurst, Milverton, Port Burwell, Gloucester, and Schreiber.

The following places have been visited, meetings held with the School Board and school buildings examined and reported on: Falls View, Britannia Heights, Wheatley, Port Carling, Sparta, Katrine, and Port Hope.

Plans for High School buildings at Huntsville, Thessalon, Timmins, and Caledonia have been submitted by the School Boards and have been examined and reported on

In several cases, School Boards have been advised on matters of heating, ventilation, sanitation, and water supply.

Your obedient servant,

GEO. WHITE,
Assistant Architect.

Toronto, October 31st, 1923.

REPORT OF ENGINEER

I have the honour to report on the work of the Engineers' Branch of the Public Works Department for the fiscal year ending October 31st, 1923.

Construction of Public Works was more extensive than usual during the past season. The forest fire in Temiskaming in the fall of 1922 destroyed a great many timber bridges. These bridges had to be replaced as soon as possible and the work was rushed during the winter and summer. We hope to have these bridges practically renewed by the spring of 1924.

The most important of the bridges constructed during the season were the Tomstown and Hilliardton bridges in Temiskaming, and the Desaulniers and Veuve River bridges in the Sturgeon Falls District.

The usual programme of District Drainage under the direction of the Department was carried out. About $46,000 was expended on this line of work of which detail description are given in the report on work for each district. In this connection, the purchase of the dry land walking ditcher is of first importance. A walking dredge was purchased from the Bay City Dredge Co., f.o.b. Rainy River, at a price of $11,374.00. The duty amounted to $2,843.78 and exchange $306.36, extra parts provided $171.33, making a total cost of $14,895.47. The machine is a dredge operated by a 25 horsepower gas engine. It straddles the trench and is carried on large shoes. The width between the shoes is 28 feet. These shoes are placed on each side of the dredge. In moving forward, the weight of the machine is thrown on to the centre shoes. The machine then rolls forward on steel cables through a distance of eight feet. The weight is then thrown on the four end shoes and the centre shoes then move forward eight feet and are ready for the next jump. Under reasonable conditions the machine will move 1,000 feet per hour.

Work was started in the big bog in the west part of the Rainy River District in the wild lands reserve and the Townships of Spohn, Pratt, and Blue. This bog is ten miles wide and about nine miles long. The outline is irregular, but the area is about 30,000 acres. This bog is entirely without drainage. There is not a trace of a watercourse in the whole area. It is out of the question to maintain roads in this area without drainage. The work was started on the McGinnis Creek on Section 1 in the Reserve at a point where a good natural outlet was available. The watercourse was followed up-stream to the east line of Section 10. Thence south to the southeast corner of Section 10. Thence east, south of Sections 11, 12, 13 and 14 to the centre of Sections 15, a distance of seven miles. The drain constructed has a bottom width of eight feet with a depth of from seven to eight feet, and a top width of 20 to 26 feet. The dredge started work on May 28th and worked steadily until December 3rd, 1923. The entire cost for operation of dredge, fuel, oil, etc., repairs and clearing right-of-way, was $8,416.00, or $1,200 per mile. As the excavation amounted to 24,000 cubic yards per mile, the cost per cubic yard figures out at five cents. About four miles of the distance covered was through fairly heavy timber and the clearing of the right-of-way from 50 to 70 feet in width was an important item. The machine has given entire satisfaction.

Under the Drainage Aid Act, six large drainage schemes constructed under the Municipal Drainage Act were examined and reports filed under which grants to the amount of $30,500 were paid to the interested municipalities.

Under the provisions of the Provincial Aid to Drainage Act 1921, eight drainage schemes constructed under the provisions of the Municipal Drainage

Act, were examined and reported and grants to the amount of $29,712.59 were paid to the interested municipalities from the consolidated revenue fund.

The provincial dredge was operated during the season in the vicinity of Port Carling and was also used in providing the stone rip-rap for the fill at the Jo River bridge in Muskoka. Storage dams were constructed at the outlets of Tea Lake and Jo Lake on the head waters of the Oxtongue River, to provide a reliable water supply for the navigation of Lake of Bays and the operation of the South Falls Power Plant, which supplies electric current to Gravenhurst and Huntsville.

The Lockmasters reported on navigation through the different locks as follows:

	Steamers	Small Boats	Scows	Rafts
Port Carling	3,721	78	546	112
Huntsville	113	619	25	99
Magnetawan	520	338	236	53

The work of repair and construction under the maintenance fund was again unusually heavy. The rebuilding of the Tea Lake and Jo Lake dams and the operation of the timber camps in the Soo and Temiskaming districts greatly increased the expenditure under this head. Timber is getting scarce and expensive and the renewal of timber bridges is becoming a serious problem. Instructions have been issued to foremen and inspectors to make use of rubble masonry for piers and abutments wherever such work can be carried out at a reasonable cost. Bridges constructed with masonry abutments with decks of cedar are giving good satisfaction and give promise of a long service without repair. The following table gives a list of the public works and bridges repaired during the season and the amount expended on each work.

MAINTENANCE EXPENDITURE, 1922-23.

GENERAL.

Tools, repairs to equipment, etc	$3,014 40	
Operating and outfitting dredge	8,541 90	
Clearing streams, placing buoys, etc	662 71	
		$12,219 01
Repainting steel bridges		3,122 17
Operation of storehouse at Bracebridge		70 38
Construction of storehouse at Desbarats		290 48

REPAIRS AND LIGHTING, ETC., AT LOCKS AND SWING BRIDGES.

Port Carling Lock	$1,600 77	
Huntsville Lock	408 94	
Magnetawan Lock	219 25	
Port Sandfield Dock and Swing Bridge	73 88	
Ryerson Swing Bridge	88 50	
		$2,391 34

REPAIR, CONSTRUCTION AND OPERATION OF DAMS.

Norman Dam	$1,686 60	
Dollars Dam	60 08	
Baysville Dam	26 00	
Deer Lake Dam	3,004 93	
Tea Lake Dam, Upper Oxtongue	6,548 94	
Jo Lake Dam, Upper Oxtongue	5,050 67	
Monteith Dam	150 00	
		$16,527 22

REPAIRS TO BRIDGES.

Kenora District:		
Moose Creek Bridge, Concession 2, Eaton	$480 00	
Little Beaver Creek Bridge, Concession 2, Eaton	335 43	
Van Horne Bridge, 2 and 3, Concession 6	323 68	
Zealand Bridge, Concession 3	57 00	
Pellatt Road Swing Bridge	1,646 08	
Dinorwic Bridge	905 60	
Beaver Creek Bridge, Aubrey, Sandford T.L.	1,678 54	
Wabigoon Bridge, Concession 5, Eaton	770 30	
Belaire Bridge	1,016 64	
Whitney Lake Bridge, Redditt Road	590 35	
Second Concession Bridge, Melgund	629 11	
Morrison Bridge, Concession 4, Aubrey	614 50	
Redditt Road Bridge	96 18	
		$9,143 41
Soo District:		
Goulais Bridge, Van Horne	$202 78	
Wa Wa Bridge	113 75	
Achigan Creek Bridge	93 90	
		$410 43
Manitoulin District:		
Kagawong Bridge	$316 54	
Espanola Bridge	230 00	
		$546 54
Algoma District:		
Beaudoin Creek Bridge, Shakespeare	$397 48	
Thessalon Bridge, Concession 4, Aberdeen	938 75	
Salter Bridge, Sections 13 and 14	291 00	
Bell's Bridge, Concession 1, May	259 55	
Thessalon Bridge, Lot 1, Concession 4, Aberdeen	551 46	
Montgomery Bridge	407 65	
Massey Bridge	144 80	
Webbwood Bridge	390 69	
Thessalon Bridge, Concession 3, Aberdeen	524 61	
Thompson Potomac Bridge	612 27	
Bilton Bridge, Patton	381 83	
		$4,900 09
Sudbury District:		
Finn Settlement Bridge	$296 04	
First Concession Bridge, Rayside	634 03	
Fourth Concession Bridge, Waters	326 83	
Garson Bridge, Concession 3	133 19	
Garson Road Bridge, Concession 2	299 30	
Hagar Bridge, Concession 4	249 15	
Kelly Lake Bridge	156 56	
Larchwood South Bridge	2,417 50	
Loughrin Bridge, Concession 3	286 07	
Massey Bay Bridge, McLellan	270 00	
Onaping Bridge	400 15	
Rapid River Bridge	727 23	
Third Concession Bridge, Broder	547 64	
Third Concession Bridge, Hagar	200 53	
Vermilion Bridge, Morgan	143 42	
Whitson Creek Bridge, Concession 6, Rayside	727 65	
Whitson Creek Bridge, 2 and 3, Blezard	332 70	
Whitson Creek Bridge, Concession 6, Blezard	1,189 50	
		$9,337 49
Temiskaming District:		
Bryce Robillard T.L. Bridge	$186 66	
Hudson Creek Bridge, 4 and 5, Kerns	219 06	
Hudson Creek Bridge, 3rd, Kerns	862 89	
Judge Bridge	3,066 98	
Lumber Camp in Barber, cutting timber	6,677 98	
Sharp Lake Bridge	423 40	
Wabis River Bridge, 2nd, Kerns	2,216 06	
Wabis Bridge, 6th, Kerns	122 50	
		$13,775 53

Sturgeon Falls District:		
Carmichael Bridge	$261 10	
Ethier Bridge, Hugel	62 50	
Field Bridge	173 89	
Hickey Bridge	915 24	
Janes Bridge, raising	545 20	
Legault Bridge	342 11	
Leplante Bridge, Hugel	207 22	
Munro Bridge	372 79	
Murdock Bridge	401 63	
North West Arm Bridge	6,311 87	
Trottier Bridge, Ratter	270 48	
		$9,864 03
Nipissing District:		
Deschesney Creek Bridge		$111 15
Parry Sound District:		
Becket Creek Bridge, Hagerman	$106 00	
Cashman Creek Bridge	139 96	
Dog Lake Bridge, McKellar	244 50	
Genesee Creek Bridge	110 78	
Gough's Bridge	673 54	
McDonald Creek Bridge	234 85	
Middle River Bridge, Hagerman	139 50	
Ryerson Bridge fill	88 50	
Shebeshekong Bridge	323 80	
Wolfe Bridge, Pringle	1,079 24	
Wolfe River Bridge	130 51	
		$3,271 18
Muskoka District:		
Big East Bridge, Muskoka Road	$230 32	
High Bridge, Mary's River	67 24	
Huntsville Swing Bridge floor	938 48	
Oakley Bridge	196 09	
Williamsport Bridge	539 50	
		$1,971 63
Haliburton District:		
Beaver Creek Bridge, Anson	$452 15	
Beech and Maple Lakes Bridge	746 08	
Contour Creek Bridge, Glamorgan	118 74	
Poverty Lake Bridge, Wilberforce	77 87	
Otter Lake Bridge, Monmouth	52 94	
Oxtongue Bridge, Martin's Falls	54 00	
		$1,501 78
North Hastings District:		
King's Bridge, Limerick	$151 60	
Wollaston Culvert	623 86	
		$775 46
Renfrew District:		
Brennan Creek Bridge	$312 00	
Combermere Bridge	496 59	
Rockingham Creek Bridge	300 55	
		$1,109 14

BRIDGES CONSTRUCTED UNDER SPECIAL APPROPRIATIONS

Rainy River District

La Vallee Bridges, Devlin.—Two pile trestles, 16 feet long, with glance wings at each corner, situated on La Vallee River between Sections 26 and 27, and Sections 27 and 34.

Lost Creek Bridge, Dance.—Located over Lost Creek between Lots 8 and 9, Concession 3, Dance. A pile trestle, 60 feet long. Approaches well graded.

Cameron Creek Bridge, Morley.—Located over Cameron Creek between Sections 10 and 11, Morley. It is a pile trestle bridge, 60 feet long. The approaches were widened, properly graded, and well gravelled.

Pinewood Bridge, Trunk Road.—Located over Pine River on the trunk road in the Township of Dilke. This bridge is 200 feet long. A pile trestle, with a 32-foot span in the centre. A complete new deck of British Columbia fir was placed on the bridge. Two new piles were driven in each bent. New caps, 10 by 10, 18 feet long, were supplied, 7 lines of 4 by 12 stringers put on and a new floor of 3-inch plank, 18 feet long was laid. A new railing placed at each side of the bridge. The approaches were widened and graded.

Spohn Road Bridges.—Four new bridges were constructed on the Spohn Road. No. 1 is located over a creek on Section 41 in the Wild Lands Reserve. A pile trestle, 120 feet long. No. 2 bridge is a pile trestle, 120 feet long. No. 3 bridge is a pile trestle, 135 feet long. No. 4 bridge is a pile trestle, 16 feet long.

Wilson Creek Bridge.—Located over Wilson Creek on the River Road at Section 40 in the Wild Lands Reserve. It is a pile trestle 255 feet long. Standard piles, flatted caps with 3-inch plank floor, with standard guard rail on each side. The approaches are properly graded. The expenditure on the nine bridges described amounted to $7,862.86. These bridges were built under the direction of Frank Clement, Road Inspector.

Kenora District

Eagle River Bridge, Lot 24, Concession 6, Aubrey.—Located over the Wabigoon River. A timber bridge reconstructed. The bridge has an overall length of 102 feet. A centre clear span of 48 feet covered by a Warren truss, with approach spans of 17 and 18 feet. The old crib piers were removed and replaced with new ones and an entire new deck was supplied. The truss is constructed of 10 by 12 timbers. Cost $952.24.

McLean Creek Bridge, Lot 4, 5th Line, Sandford.—A pile trestle bridge 48 feet long, consisting of three spans of 16 feet each, 14 feet clear roadway, standard piles, five to each bent, 10 by 12 caps. Five lines of 10 by 12 stringers, 3-inch plank floor, standard railing of 4 by 4 pine. Approaches well graded.

Redditt Road Bridges.—Birch and Jacks Lake bridge. The bridge at Birch Lake is a 20-foot span on frame bents, resting on mud sills. The Jacks Lake bridge is a pile trestle, 80 feet long, comprising five spans of 16 feet each, caps and stringers are of 10-inch flatted timber, 3-inch plank floor, standard railing. The approaches are properly graded.

Whitney Lake Bridges.—This work consists of two bridges 176 feet and 80 feet long. They are pile trestles with spans 16 feet centre to centre of bents. Standard piles, four to each bent, five lines of 8-inch flatted stringers, 10-inch flatted caps, 3-inch plank floor, with standard railings. The approaches are well graded. The four bridges were constructed under the direction of G. H. Hudson and cost $3,280.00.

Second Sideline Bridge, Concession 6, Van Horne.—A timber bridge with a clear span of 14 feet. The abutments are pile bents, seven piles in each. The walls and wing walls to hold the fill are built of 12-inch tamarac logs. The pile caps are 10 feet above water and cross braces are placed between each pair of piles to prevent the fill pushing in the side walls. The stringers are 10-inch flatted tamarac, 3-inch plank floor, standard guard rails. Cost $400.00. Dan Hutchison was foreman in charge of bridge work in the eastern section of the Kenora district.

Thunder Bay District

Blake Slate Bridge, Concession 3.—Located over Slate River at Lot 11, Concession 4, Blake. A timber bridge, consisting of a 40-foot truss centre span with an approach span of 18 feet at each end, 14-foot clear roadway. The deck is supported on framed bents resting on mud sills, securely bedded in hardpan. Truss timbers are 10 by 12 pine, 3-inch plank floor, standard railing. Approaches well graded. Cost $1,292.69.

Cedar Creek Bridge, 5th Line, O'Connor.—Located at Lots 3 and 4. A pile bridge with a clear span of 24 feet. The deck is supported by a king truss. Roadway, 14 feet clear. Cost $490.41.

First Concession Bridge, Conmee.—Located between Lots 3 and 4, Concession 1, Conmee. A timber bridge with a clear span of 16 feet. Cedar crib abutments, standard railing, extensive fills were placed in the approaches. Cost $467.08.

Gillies Bridge, Concession 5.—Located over a creek at Lot 6 on the 5th Line of Gillies. A concrete bridge with a clear span of 17 feet. The abutments of concrete are 8 feet in height to the floor level. The floor is a flat slab, 12 inches thick, reinforced with $\frac{5}{8}$ and $\frac{3}{4}$-inch bars. The railing is of moulded concrete posts. The hills on each side were cut down and the approaches were widened and gravelled. Cost $1,357.60.

Pitch Creek Bridge, 3rd Line, O'Connor.—A timber bridge with a clear span of 24 feet. The creek was straightened to bring the stream at right angles with the road. The deck of the new bridge was raised two feet above the old level, and the approaches were graded to the new level. Cost $498.92.

Slate Bridge, 10th Line, Concession 5, Paipoonge.—A timber bridge, 64 feet long, with a centre truss span of 40 feet, and a 20-foot approach span at one end. The truss is supported on double pile piers and five pile bents support the end of approach span. Truss timbers 10 by 12 pine, 10 by 10 caps with 10-inch flatted stringers. The approaches are well graded. The bridge is painted with a bituminous paint. Cost $1,030.00.

Slate River Bridge, 3 and 4 Sideroad, Paipoonge.—A timber bridge 100 feet long. It comprises a 60-foot centre span with a 20-foot approach span at each end. Standard construction. Cost $806.02.

Ten Sideroad Bridge, Concession 2, Oliver.—A timber bridge with a clear span of 24 feet. The deck is raised 3 feet above the level of old bridge and approaches graded to new level. Cost $471.93.

Twelve Sideroad Bridge, Concession 4, Oliver.—A timber bridge similar to the 10 Sideroad bridge above described. Cost $415.72.

Two Sideroad Bridge, Concession 3, Oliver.—A timber bridge with a clear span of 16 feet. The deck was raised 2 feet above the level of the old bridge and the approaches graded to the new level. Cost $427.17.

Whitefish Bridge, Lot 10, Concession E, Paipoonge.—Also known as Harstone bridge. A timber bridge 92 feet long, with a centre truss span 60 feet long, with an approach span of 16 feet at each end. The floor is 12 feet above water level. The deck is supported on pile piers. Truss timbers 10 by 12 pine. Caps 10 by 10 pine. Stringers 10-inch flatted timber, floor 3-inch plank. Approaches well graded. Cost $879.16. H. P. Sisson was foreman in charge of all work in the district.

Soo District

Groscap Bridge, Section 32, Prince.—Located on the Lake Shore Road at the southwest corner of Section 32, Prince. A standard concrete beam bridge, with 14-foot clear roadway, and a clear span of 12 feet. The abutments are 8 feet in height to the floor level. The floor is a flat slab 12 inches thick reinforced with ¾ and ⅝ bars. The approaches were properly graded and gravelled. S. W. Butt was foreman in charge. Cost $1,351.81.

East Road Bridge, Achigan Creek.—Located east of Searchmont on Achigan Creek in the Township of Hodgins. A timber bridge 130 feet long, with a centre truss span 60 feet long, with two approach spans of 16 feet at each end. The truss is supported on double pile piers 5 feet wide, and the approach spans are carried on pile bents. The timber is all first-class pine. Truss timbers 10 by 12, caps 10 by 10, floor 3-inch plank, railing 4 by 4. The approaches are well graded. S. W. Butt was foreman in charge. The timber was supplied from the Department yard at Mile 142. Total cost $1,755.06.

Mud Lake Bridge, Fenwick.—A small timber bridge on the Mud Lake Road on Section 12, Fenwick. Ben McMullen, Road Inspector, was foreman in charge. Cost $457.50.

Section 38 Bridge, Vankoughnet.—Located over a creek on the road between Sections 38 and 39, Vankoughnet. A timber bridge with a clear span of 20 feet. Pile abutments. Cost $367.65.

Stokely Bridge, Section 1, Fenwick.—A timber bridge with a clear span of 20 feet. Pile abutments. Cost $573.50.

Third Line Bridge, Section 19, Tarentorus.—Located over a creek on the line between Sections 19 and 30, Tarentorus. A concrete box culvert 5 feet high and 6 feet wide, inside measurements. The culvert is 42 feet long, with wing walls at each corner. The side walls are carried down 3 feet below water level and are 3 feet wide at the base. The top is a 12-inch slab reinforced with ¾ bars. The fill is 12 feet in height above top of culvert and is protected with heavy guard rails. S. W. Butt was foreman in charge. Cost $1,398.12.

Algoma District

Anderson Creek Bridge.—Located at Lot 3, Concession 6, Tarbutt Additional. A concrete beam bridge with a clear span of 20 feet with a roadway 14 feet in clear width. The abutments are 11 feet in height to the floor level. The approaches are well graded. Walter Robinson was foreman in charge. Cost $1,541.58.

Beaver Creek Bridge, Bridgeland.—A two span pile trestle bridge 36 feet long. All defective timber was replaced. New caps, new stringers and new railing. The floor, 3-inch pine plank, put on two years ago, was relaid. The approaches were raised and widened to 18 feet. Jas. Barkley directed the work. Cost $326.00.

Kehoe-McDonald Bridge.—Located over a creek on the Kehoe McDonald boundary at Section 1. The bridge has a clear span of 20 feet. Five lines of flatted cedar stringers were put on. A new floor of 5-inch flatted cedar was laid and new guard rails supplied. Jas. Barkley directed the work. Cost $105.00.

La Cloche Bridge, Concession 1, May.—Located over La Cloche Creek at Lots 9 and 10, Concession 1, May. A concrete bridge with a clear span of 20 feet. Roadway 14 feet in clear width. The abutments are 15 feet, 6 inches in height to the floor level. The abutments rest on a pile foundation. Great difficulty was experienced in excavating for foundations. The bridge follows the standard plan for beam bridges. The approaches are well graded. Walter Robinson was foreman in charge. Cost $2,726.00.

McDonald Bridge, Thessalon River.—This is a timber bridge over the Thessalon River about midway between Sherwood and Ansonia. The work was done by the Township of Thessalon and the Department contributed $1,000 towards the cost. The grant was paid to the Township of Thessalon.

McPhail's Bridge, Gordon Lake Road.—Located over a creek at Lots 3 and 4, Concession 6, Johnston. A standard concrete beam bridge with a clear span of 20 feet. Roadway, 14 feet in clear width. The abutments are 12 feet in height to the floor level. The approaches are well graded and gravelled. Walter Robinson was foreman in charge. Cost $1,231.00.

Pickerel Creek Bridge, West Townline, Bright.—A standard concrete beam bridge with a clear span of 20 feet. The abutments resting on pile foundations are 8 feet in height to the floor level. S. Cole was foreman in charge. Cost $2,036.00.

Section 2 Bridge, McDonald.—Located over the Iron River at Section 2, McDonald. The bridge has a clear span of 24 feet. The old cedar pile abutments were in good condition, but the balance of the structure was renewed. New stringers and floor of flatted cedar, new guard rails. The approaches were widened with a stone and gravel fill. Jas. Barkley directed the work. Cost $260.00.

Section 35 Bridge, River Road, Salter.—A standard concrete beam bridge with a clear span of 15 feet. Roadway 14 feet in clear width. The abutments are 14 feet in height to the floor level. The bridge is located on a bad curve in the creek and a new channel was excavated on the upstream side to bring the current to the bridge at right angles with the road. Walter Robinson was foreman in charge. Cost $2,701.00.

Sixth Concession Bridge, Birch Lake Road, May.—This bridge has a clear span of 14 feet, with roadway 14 feet wide. The abutments are of rubble masonry, set in cement mortar and are 6 feet in height. The deck consists of seven lines of 10-inch flatted cedar stringers with a floor of 6-inch flatted cedar. Standard guard rails. The floor of the bridge was raised 3 feet above the level of the old bridge and the approaches were widened and raised to the new level with stone and earth, top-dressed with gravel. Jas. Barkley directed the work. Cost $790.00.

Thompson Creek Bridge, Parkinson.—This work was started in 1922, but was not completed. It has a clear span of 16 feet with roadway 14 feet wide. Rubble masonry abutments laid in cement mortar. Deck is of flatted cedar. The bridge was raised 2 feet above old level and the approaches were widened and raised to the new level. Jas. Barkley directed the work. Total cost $1,017.00.

Thompson Mississagua Bridge.—This bridge is 360 feet long. A new top deck of 3-inch Norway pine plank was laid over the old floor for the entire length. There is a heavy traffic over this bridge and the floor wears rapidly. The new top deck will likely wear out before the lower floor gives out from decay. Cost $577.00.

Manitoulin District

Bailey Bridge, Billings.—Located over a creek at Lot 23, Concession 8, Billings. A concrete bridge with a clear span of 10 feet. The floor is a 12-inch slab reinforced with ⅝ square steel bars. Standard railing of moulded posts. The approaches are filled with stone and gravel. Cost $895.00.

Black Creek Bridge, Concession 4, Merritt.—Repairs consisted of raising abutments 2 feet 9 inches, renewing defective timber in deck and grading the approaches to the new level of the floor. Cost $317.00.

McCullough Bridge, Tehkummah.—Located over a creek at Lots 10 and 11, Concession 1, Tehkummah. A concrete bridge with a clear span of 10 feet, built on the same plan as the Bailey bridge above described. Cost $705.00

Mindemoya Bridge, Concession 8, Carnarvon.—A concrete beam bridge with a clear span of 25 feet. The abutments are 10 feet in height to the floor level. To avoid a bad turn in the stream, a new site was selected and a new channel cut. The old channel across the road was properly filled. The floor beams are reinforced with 1-inch square twisted steel bars. The railing is of moulded concrete posts. Cost $2,561.50.

Purvis Bridge, Gordon.—Located over a creek at Lot 16, Concession 10, Gordon. A concrete bridge with a clear span of 10 feet built after the same plan as the Bailey bridge above described. Cost $794.00.

Runnells Bridge, Barrie Island.—Located over a creek at Lots 5 and 6, Concession 6, Barrie Island. The bridge has a clear span of 11 feet. The abutments are of rubble masonry laid in cement mortar and rest on rock foundations. The deck, stringers and floor is of flatted cedar. The approaches are filled with stone and gravel. Cost $278.00.

School Creek Bridge, Bidwell.—Located over a creek at Lot 6, Concession 2, Bidwell. A concrete bridge with a clear span of 12 feet. The approaches are filled with earth and stone, top-dressed with gravel. Cost $695.00.

Wolfe Bridge, Gore Bay.—A concrete bridge over a creek on Main Street, at its junction with Phipps Street in the town of Gore Bay. The bridge has a clear width of 10 feet. It crosses Main Street at a sharp angle. On the shorter side, the length is 68 feet, but to provide for traffic turning from Phipps Street, the other side is lengthened to 78 feet. The bridge extends to the outside lines of the sidewalks. The side walls are 11 feet in height to the floor level. The base is 4 feet 3 inches wide. The top is a 12-inch slab, reinforced with ⅝ bars. Cost $1,992.00. J. E. Vanmeer was supervising foreman on all the bridge work in Manitoulin.

Sudbury District

Broder Bridge, Lot 6, Concession 3.—A timber bridge, 46 feet long, with a centre span of 18 feet and approach spans of 14 feet at each end. The deck is carried on four bents of cedar piles. Caps, stringers and floor of flatted cedar. Cost $395.00.

Six Sideline Bridge, Concession 5, Hagar.—Located over the northeast branch of Veuve River. A pile trestle bridge, 45 feet long. The deck of the bridge, caps, stringers, floor and railing is of flatted jack pine. Approaches well graded. Cost $561.00.

Scow Ferry, Vermilion River.—This work consisted of building a new scow and installing a new wire cable for the ferry across the Vermilion River in the Township of Creighton. Cost $364.00.

A scow ferry was also installed on the Vermilion River near the west side of the Township of Lorne. A scow and cable were purchased for $100 and $156 was expended on landing docks and approaches.

Sturgeon Falls District

Fifth Concession Bridge, Lot 9, Kirkpatrick.—A timber bridge with a clear span of 16 feet. The abutments are cedar cribs, 16 feet wide and from 35 to 50 feet long. The crib walls extend back to the high banks at each side of bridge. The abutments are 11 feet high. The deck of the bridge consists of five lines of flatted cedar stringers, which carry a 3-inch tamarac plank floor. The hills on each side were cut down to make the fill. Guard rails extend from bank to bank. Cost $788.00.

Mill Bridge, Sturgeon Falls.—The Town of Sturgeon Falls constructed a new bridge of steel and concrete over the west channel of the Sturgeon River at the pulpmill on John Street. The bridge is 168 feet long with a roadway 18 feet in clear width and a 6-foot sidewalk on one side.

The substructure consists of seven steel bents, steel posts connected by 18 inch I beams. Three through lines of 18 inch I beams, joined at 6-foot centre by 12 inch I beams, carrying the concrete floor. The end abutments with retaining walls are of masonry. The reported cost of the bridge was $16,200. The Department of Public Works contributed $5,000 towards the cost of the structure.

Ratter-Dunnett Bridges.—"Shea's Bridge." Located over the south branch of Veuve River on Lot 8, Concession 5 of Dunnett. The bridge is located about 40 rods east of the line between Lots 8 and 9. The road north of the creek is between Lots 8 and 9, but the crossing of the creek on this line is not practicable, as the valley between the high banks is too wide. At the crossing selected, the valley is narrow. The bridge is 78 feet long. The centre truss span is supported on double pile piers, 6 feet wide. The timber used is cedar and tamarac. The grading of the approaches is not completed.

West River Bridge, Macpherson.—Located over West River on the road between Lots 5 and 6, Concession 1, Macpherson. A timber bridge with a clear span of 23 feet. The crib abutments built of red pine are 6 feet wide, 16 feet long,

and 8 feet high. Five lines of 10-inch flatted cedar, 3-inch plank floor. One thousand cubic yards of rock and gravel were used in filling the approaches. Cost, $1,130.37.

Temiskaming Bridges

Hilliardton Bridge.—Located over the White River on the sideline between Lots 6 and 7, Concession 5, Hilliard. The old timber bridge was carried away by the ice in 1922. In the fall of 1922, the work of rebuilding the bridge was under way when the Forest fire of 1922 overran this section. All the timber on hand was burned and the pile piers were burned to the water line. The extremely heavy ice floes of 1921 and 1922 clearly proved that a long channel span was necessary, and it was decided to provide a clear span of 210 feet, with an approach span of 45 feet at each end, giving an overall length of 305 feet, 6 inches. The roadway is 16 feet in clear width. The concrete piers that carry the main span are located at the edge of the channel in low water. They are pedestal piers on a concrete base. The base is 12 feet wide and 32 feet, 6 inches long, and rests on piles; 44 piles, from 45 to 50 feet long were used under each pier. The base is 3 feet thick, and is reinforced with $\frac{5}{8}$ and 1-inch square steel bars. The pedestals are 28 feet in height to the bridge seat. They are 7 feet square at the base and 4 feet, 8 inches square at the top. They are reinforced with $\frac{3}{4}$-inch bars. A cutwater faced with an 8-inch angle is provided on the upstream face of the pedestal. The shore piers that carry the 45-foot spans and hold the fill are 16 feet in height to the floor level. Each abutment rests on a pile foundation, 45 piles from 30 to 35 feet long were used in each foundation. The contract for supplying the steel superstructure was awarded to the Canadian Bridge Co. of Walkerville at $11,515.00, f.o.b. Thornloe. The work is under way. Robert Coutts is foreman in charge of the concrete work, and H. P. Williams is to take charge of the steel erection. The bridge will be opened to traffic as soon as the grading can be completed next spring.

Wabis Bridge, Concession 2, Dymond.—Located over the south branch of the Wabis River on Lot 3 on the 2nd Line of Dymond. A steel bridge with an 80-foot span, C to C of bearings, roadway, 14 feet in clear width. The steel span is supported on concrete pedestal piers at each end. These piers are 20 feet, 6 inches in height to the floor level. Each pedestal rests on a pile foundation, nine piles in each, driven at 30-inch centres. The base of pier is 7 feet, 6 inches square, and 4 feet thick. The pedestal column is 6 feet square at the bottom, 4 feet square at bridge seat. Each column is reinforced with $\frac{3}{4}$-inch bars. The bridge seat is 18 inches thick and both bridge seat and ballast wall are reinforced with $\frac{3}{4}$-inch and $\frac{5}{8}$-inch bars. The bridge has a concrete floor. A heavy fill is required at each approach. A stone fill is placed at each pier. The stone falls to a natural slope around the pier columns. The stone extends up to the floor level. An earth fill extends from the stone fill or abutment to the bank of the valley. This earth fill is not yet completed as wet weather prevented the work being done. D. Campbell was foreman in charge, acting under the direction of D. H. McIntosh.

Rebuilding burnt bridges.—When the forest fires overran part of the Temiskaming district in the fall of 1922, a great many bridges were destroyed, particularly in Bryce, Robillard and Henwood on the west and Ingram, Hilliard and Casey on the east. Funds were provided by special warrant and the work

of rebuilding was started at once. W. E. Kerr was placed in charge of the work in the west, and D. H. McIntosh in the east. The following bridges were rebuilt.

Township	Stream	Lot	Con.	Length	Foreman
Hilliard	Moose	8 and 9	1	32	S. W. Butt.
"	Little Otter	9	5	30	S. W. Butt.
"	Big Otter	9	5	46	S. W. Butt.
"	Little Otter	9	On 6 line	30	D. Campbell.
Ingram	Big Otter	8	1	45	D. Campbell.
"	Welcome Creek	10	1 (2)	32	D. Campbell.
Armstrong	South Branch	12	1	32	D. Campbell.
Casey	Moose Creek	2 and 3	4	62	D. Campbell.
"	" "	8	2	78	R. Coutts.
"	" "	1	5	30	R. Coutts.
"	Sutton "	5	1	16	R. Coutts.
Henwood	Wabis	6	4	32	W. E. Kerr.
"	Jean Baptiste	12	5	105	W. E. Kerr.
" and Cane	"	1	4	74	W. E. Kerr.
Robillard	Sunday Creek	2 and 3	1	80	W. E. Kerr.
" Bryce	" "		4	95	W. E. Kerr.
Bryce, Hills	Lake Bridge	3	5	154	W. E. Kerr.
"	Sunday Creek	4	5	42	W. E. Kerr.

There are nine other burnt bridges to be rebuilt next season. None of them are large, but most of them are badly needed. A great deal of bridge work was done from the maintenance fund, particularly in the Township of Kerns. These will be described later on.

Tomstown Bridge.—The old timber bridge at Tomstown was carried away by the heavy ice in the spring of 1922. It was decided to rebuild the bridge in steel and concrete. The same plan as the Hilliardton bridge was adopted for this bridge and the contract for the steel was awarded to the Canadian Bridge Co. of Walkerville at a price of $11,515. C. R. Dolmage was placed in charge of the concrete work. He commenced work in the summer of 1923 and continued work until September. H. P. Williams was then placed in charge and is still on the work. The bridge will be opened to traffic as soon as the concrete floor can be laid in the spring of 1924.

Nipissing District

Boom Creek Bridge, Concession 10, Papineau.—Located at Lot 23, a timber bridge with a clear span of 16 feet. Timber crib abutments stone filled. The approaches are graded 60 feet at east end of bridge, and 200 feet at west end. A guard rail 75 feet long is placed at each side of bridge and fill. Cost, $498.00.

Burritt Creek Bridge, Concession 24, Cameron.—This bridge has a clear span of 18 feet. Rubble masonry abutments 6 feet in height. The deck is of flatted cedar. Approaches well graded. Cost $598.00.

Canadian Northern Bridge, Concession 10, Bonfield.—Located on the 15-16 Sideline, Concession 10, Bonfield. Two timber bridges with spans of 12 and 14 feet. All cedar timber approaches well graded. Cost of both bridges, $500.00.

Clara Bridge, Concession B.—A timber bridge with a clear span of 20 feet. Cedar crib abutments 7 feet high. The deck is all of flatted cedar. Approaches well graded. A strong guard rail is provided for each side of bridge and fill. Cost, $504.00.

Ethier Creek Bridge, Concession 2, East Ferris.—A long timber bridge at this place was replaced by a fill of stone, with a 5-foot opening for a waterway.

The fill is of stone, 84 feet long, 4 feet high and 22 feet wide on top, and top dressed with gravel. A strong guard rail, 75 feet long is provided for each side of bridge and fill. Cost, $501.00.

Fourth Concession Bridge, Blue Sea, Bonfield.—A timber bridge with a clear span of 14 feet. Cedar crib abutments, stone filled. Deck flatted cedar. The approaches, 140 feet long, are well filled. Cost, $500.00.

Head Bridge, Concession A.—Located near Mackey Station. A timber bridge with a clear span of 24 feet. The timber crib piers are 8 feet wide, 8 feet high and are stone filled. The deck is of flatted cedar. Approaches well graded. Cost, $518.00.

Lamonthe Creek Bridge, Concession 10, Bonfield.—This bridge has a clear span of 15 feet. Rubble masonry abutments 7 feet in height. The deck is of flatted cedar. The approaches 100 feet long are filled with stone and top dressed with gravel. A strong guard rail on each side of bridge and fill. Cost, $454.00.

Mantha Creek Bridge, Concession 1, Widdifield.—A timber bridge with a clear span of 12 feet. Cedar crib abutments. Deck of flatted cedar. The approaches 180 feet in length are filled with stone and top dressed with gravel. Cost, $399.00.

Mosquito Creek Bridge, Concession 17, West Ferris.—A timber bridge with a clear span of 15 feet. Cedar crib abutments. Deck of flatted cedar. The approaches 200 feet in length, were properly graded and a strong guard rail placed at each side of bridge and fill. Cost, $500.00.

Mosquito Creek Bridge, Trunk Road, West Ferris.—Located on the trunk road near the lake shore, in the 16th Concession of West Ferris. A concrete pile trestle with a clear span of 20 feet, and a roadway of 18 feet in clear width. Five concrete piles 20 feet long are driven at each end. Curtain walls, 18 inches wide and 3 feet, 6 inches high are built up from the heads of piles. Five concrete girder beams 12 inches wide and 18 inches deep carry an 8-inch concrete floor. The beams are reinforced with 1-inch square twisted bars. The railings are of moulded concrete posts. The fill which takes the place of abutments at each end is of rock, which is allowed to fall to a natural slope around the piles. The bottom was excavated and the stone fill bedded below water to prevent scour. The approaches were well built up to the level of the bridge floor. J. W. Davis was foreman in charge. Cost, $2,365.00.

North Lavasse Creek Bridge, Concession 9, East Ferris.—Two bridges were built over North Lavase Creek, each with a clear span of 10 feet. One bridge has abutments of rubble masonry and the other, abutments of cedar cribs. The deck of each is of flatted cedar. Cost of two bridges, $511.00.

Opeongo Bridge, Murchison.—Located over the Opeongo River on the new road from Barry's Bay to Madawaska Station. A timber bridge with two truss spans of 28 feet and an approach span of 13 feet. Four piers, cedar cribs are filled with stone. The deck, truss, floor and stringers are of flatted cedar. The approaches are well filled with stone. Cost, $3,133.00.

Petawawa Creek Bridge, Concession 2, Calvin.—This bridge has a clear span of 21 feet. Concrete abutments 9 feet high. Boulder rock foundations. The stringers are the old steel beams from the Patuois Creek bridge. The floor is of flatted cedar. The railings are of steel, also taken from Patuois Creek bridge. The approaches were properly filled with stone. Cost $910.00.

Thirteenth Concession Bridge, Wassa Creek, Chisholm.—A timber bridge with a truss span 30 feet in clear width. Timber crib abutments stone filled. The north approach 50 feet long, and the south approach 60 rods long are built up of stone and gravelled. Cost $996.00.

West Branch Bridge, Concession 2, Phelps.—A timber bridge with a truss span 24 feet in clear width. The abutments are cribs 9 feet high, stone filled all timber is of flatted cedar. The approaches 130 feet long, are filled with stone and top dressed with gravel. A strong guard rail 75 feet long is placed at each side of bridge and fill. Cost, $994.00.

Wissi Wassa Creek Bridge, Concession 2, Ferris.—This bridge has a clear span of 30 feet, supported by a king truss. The abutments are of rubble masonry, and are 8 feet in height. The approaches, 50 feet long, are filled with stone and top dressed with gravel. Cost, $793.00. All the work in this district with the exception of the Trunk Road Mosquito Creek bridge was done under the direction of P. Rochefort, Road Inspector.

Parry Sound District

Atkinson Bridge, Humphrey.—Located over a creek at Lot 72, Concession A, Humphrey, north of Rosseau. A concrete beam bridge with a clear span of 16 feet. Great difficulty was experienced in getting down to proper foundations. The abutments are 12 feet high to the floor level. The approaches are properly graded. T. J. Paget was foreman in charge. Cost, $2,708.00.

Beaulier Creek Bridge, Concession 23, North Himsworth.—A timber bridge with a clear span of 18 feet. Cedar crib abutments. Cedar stringers. Pine plank floor. Strong guard railings in place.

Cashman and McDonald Creek Bridges, Proudfoot.—The Cashman Creek bridge at Lot 15, Concession 6 is a timber bridge with a clear span of 20 feet. Cedar crib abutments 8 feet high. The stringers are of flatted cedar and the floor is of 3-inch pine plank. The McDonald Creek bridge is located at Lot 14, Concession 4, Proudfoot. A timber bridge with a clear span of 25 feet. Cedar crib abutments. Stringers flatted cedar. Floor, 2-inch hemlock plank.

Distress Bridge, 11th, Chapman.—Located over the Distress River in front of Lot 22, Concession 11, Chapman. A concrete beam bridge with a clear span of 40 feet. The abutments are 22 feet in height to the floor level. Excavations 8 feet in depth below water level were necessary to secure good foundations. The roadway is 14 feet in clear width. The 8-inch concrete floor is carried on four girder beams of reinforced concrete. The beams are 12 inches wide, and 36 inches deep below the floor. Each beam is reinforced with seven bars, 1-inch square twisted steel. The floor is reinforced with $\frac{5}{8}$-inch bars. The railing is of moulded concrete posts. Heavy fills were placed at each approach. T. J. Paget was foreman in charge. Cost, $4,975.00.

Jacks Lake Bridge, Mills.—Located over Wolf River at Lot 3, Concession 10, Pringle, at the entrance to Jacks Lake. This bridge is 84 feet long overall. It has a centre span of 36 feet and approach span at each end of 17 feet. The centre span is supported by a king truss. The truss is supported on crib piers of hewn tamarac and cedar. The stringers are 12 by 12 pine. 3-inch hemlock floor.

McKinney Bridge, Strong.—Located over the Magnetawan River on the townline between Strong and Armour. A concrete pile trestle bridge with an overall length of 76 feet. The roadway is 14 feet in clear width. The bridge is carried on four bents of concrete piles, four piles to each bent. The piles in the middle bents are 25 feet long and in the shore bents, 17 feet long. The piles are reinforced with four, ¾-inch square twisted bars, wound with No. 7 annealed wire. The floor is an 8-inch concrete slab reinforced with ⅝-inch bars. The floor is carried on four main girder beams. The beams are 30 inches deep in the middle span and reinforced with five 1-inch square twisted bars. The beams in the outside spans are 18 inches deep and are reinforced with four 1-inch square bars. The railing is of moulded concrete posts. The fill at each end is of rock, which is allowed to fall to a natural slope around the piles. T. J. Paget was foreman in charge. Cost, $3,471.00. A steel and concrete bridge with an equal waterway at this point would cost at least $5,500.00, or 60% more than the concrete trestle.

McCoy's Bridge, McDougall.—Located on theMcDougall Road over a creek east of Mill Lake. One span of the old bridge was filled with rock and a complete new deck placed on the balance of the bridge. T. J. Paget, foreman in charge. Cost, $480.00.

Middle River Bridge, Concession 11, McKellar.—Located at Lot 22, Concession 11, McKellar. A timber bridge 90 feet long. It has three spans of 30 feet. The deck is supported by four crib piers. All defective timber in the old crib piers was replaced and a new deck placed on the bridge. The approaches were properly graded. Cost, $550.00.

Rosseau Road Bridge, Concession 3, Foley.—Located over the Blackstone River at Lot 6, Concession 3, Foley. The old bridge is 97 feet long, and consisted of three openings of 16 feet each and four large timber piers. One span at the west end was filled, shortening the bridge to 68 feet. The defective timber in the old piers was removed above the low water line and replaced with new timber. A complete new deck was put on and the approaches properly graded. T. J. Paget was foreman in charge. $911.00 was expended on the work.

Sanders Gully Bridge, McDougall.—Located at Lot 10, Concession 12, McDougall. A concrete culvert 46 feet long, 8 feet wide and 6 feet in height, inside measurements. The culvert is floored throughout with concrete 12 inches thick, well reinforced. The top is a flat slab 15 inches thick reinforced with ⅝-inch and ¾-inch steel bars. The side walls are 2 feet, 6 inches thick at the base, and 15 inches at the top, reinforced with ⅝-inch bars. The wing walls are 9 feet long, extending out from each corner. They are well reinforced with ⅝-inch bars. The fill is 12 feet high over the top of the culvert. It is 18 feet wide no top, and is provided with a strong guard rail at each side. T. J. Paget was foreman in charge. Cost, $2,400.00.

White Oak Creek Bridge, Concession 11, Humphrey.—A timber bridge, 24 feet long, cedar crib abutments. The deck is built of flatted cedar and tamarac. A heavy fill of stone was placed at each end of the bridge and top dressed with gravel. The work was done under the direction of John Orr, Road Inspector. Cost, $445.00.

Muskoka District Bridges

Axe Creek Bridge, Concession 13, Stisted.—Located at Lots 15 and 16, Concession 13, Stisted. A timber bridge repaired by rebuilding piers and putting on a new deck.

Eleventh Concession Bridges, Macaulay.—This work consisted of placing new decks on two timber bridges on the road between Concessions 10 and 11, Macaulay.

Fawcett's Bridge, South Branch.—Located over the south branch of the Muskoka River at Lot 20, Concession, Draper. The old bridge was a timber span, 50 feet long on rubble masonry abutments. The timber truss was removed and a 50-foot steel span from the abandoned black bridge was erected on the existing abutments. A 3-inch pine plank floor was placed on the bridge. Cost, $471.00.

Lynx Creek Bridge, Brunel.—Located over Lynx Creek at Lot 3, on the road in front of Concession 5, Brunel. A standard concrete beam bridge with a clear span of 20 feet, and a roadway 14 feet in clear width. The abutments are 12 feet high to the floor level. Bottom solid rock. Approaches well graded. Cost, $990.00.

Mill Creek Bridge, Bala.—Located over Mill Creek, the channel which supplies the Bala electric plant with water. The old timber bridge had a span of 12 feet. This was widened to 16 feet to give a larger flow of water when the lake is at a low level in the spring. The old bridge was 14 feet wide. The new bridge has a roadway 18 feet wide and a sidewalk on the west side 6 feet in width. The floor was also raised 2 feet above the level of the old bridge. The abutments are of concrete resting on solid rock. The 8-inch floor slab is carried on five girder beams 12 inches wide and 16 inches deep, each reinforced with 1-inch square twisted bars. The railing is of moulded concrete posts. The sidewalk is raised 6 inches above the level of the roadway. The approaches were properly graded to the new floor level. Cost, $2,247.00.

Mobray Creek Bridge, Stephenson.—Located over Mobray Creek at Lot 12, Concession 10, Stephenson. A standard concrete beam bridge with a clear span of 20 feet and a roadway 14 feet in clear width. The concrete abutments are feet in height to the floor level and rest on pile foundations. The level of the floor was raised 18 inches above the old level and the approaches were graded to the new level. Cost, $1,660.00.

McGillis Road Bridge, Draper.—Located over Sharp's Creek at Lot 7, Concession 12, Draper on the McGillis Road. One of the 50-foot steel spans from the abandoned Black Bridge was used at this site and placed on pile foundations. Good tamarac piles were secured and the piers give promise of a long life. A floor of 3-inch tamarac plank was placed on the bridge, as the steel spanned the entire channel. Very little grading was required. Total cost, $794.00.

Wm. Lowe was supervising foreman in charge of all the work in Muskoka.

Simcoe County Bridges

Base Line Bridge, Wye River.—Located over the Wye River at Lot 89, Concession 2, known as the Base Line of Tiny. A standard concrete beam bridge with a clear span of 40 feet, and a roadway 14 feet in clear width. The abutments are 17 feet in height to the floor level and rest on heavy pile foundations. The abutments are built on a skew to line in with the stream. The 8-inch concrete floor slab is carried on four girder concrete beams, 12 inches wide and 36 inches deep. Each beam is reinforced with seven 1-inch square twisted bars. The floor is reinforced with ⅝-inch bars. The railing is of moulded concrete posts. Heavy fills were placed at each end of the bridge and strong guard rails placed at each side of the fill. Cost, $3,386.00.

Brough Creek Bridge, Lot 12, on the Oro-Orillia Townline.—A concrete box culvert, 30 feet long, 8 feet wide and 5 feet high, inside measurements. The bottom is a concrete slab 12 inches thick reinforced with ⅝-inch bars. The flat slab top is 15 inches thick and is heavily reinforced with ⅝-inch bars. The side walls are 21 inches thick at the base and 15 inches at the top, reinforced in two directions with ⅝-inch bars. The wing wall at each corner is well reinforced. The fill is 5 feet high above the top of culvert and is 18 feet on top with side slopes a little over one to one. A new channel was excavated across the road to straighten the creek and the old course was properly filled. The grading of the roadway was properly carried out. Total cost, $1,912.00. Funds for this work were provided by special warrant.

Eleventh Line Bridge, Lot 19, Vespra.—A concrete box culvert, 46 feet long, 8 feet wide and 6 feet in height, inside measurements. The floor slab is 15 inches thick and is reinforced with ⅝-inch bars. The flat slab top is 15 inches thick, reinforced with ⅝-inch and ¾-inch bars. The side walls are 2 feet thick at the base, and 15 inches at the top, and are reinforced two ways with ⅝-inch bars. The wing wall at each corner is 9 feet long, and is well reinforced. Core walls, 12 inches wide and 3 feet deep, are placed at each end of culvert to prevent the possible passage of water beneath the floor. The fill extends 12 feet above the top of culvert and is 18 feet wide at the top. It is protected with a strong guard rail on each side. Cost, $2,564.00.

Hog Creek Bridge, Victoria Harbour.—Located over Hog Creek at Lot 6, Concession 13, Township of Tay, on a new road diversion. A standard concrete beam bridge with a clear span of 25 feet, and a roadway of 24 feet in clear width. An 8-inch floor slab reinforced with ⅝-inch bars is carried on 6 concrete girder beams. The beams are 24 inches deep and are reinforced with five 1-inch square twisted bars. The railing is of moulded concrete posts. The approaches are properly graded and gravelled. Cost, $1,826.00.

Marl Creek Bridge, Concession 12, Vespra.—Located over Marl Creek at Lot 3, on the 12th Concession road. A standard concrete beam bridge with a clear span of 27 feet and a roadway 14 feet in clear width. The abutments are 13 feet in height to the floor level and rest on pile foundations. The approaches are properly graded. Cost, $2,477.00. Amos Train was foreman in charge of all the bridge work in this district.

North Grey Bridges

Fifth Line Bridges, 1 and 2 Keppel.—Two standard concrete beam bridges, located opposite Lots 1 and 2, on the 5th line of Keppel. The bridge opposite Lot 1 has a clear span of 20 feet with standard beams. The bridge at Lot 2 has a clear span of 10 feet with a flat slab top, 13 inches thick at the centre line and 12 inches thick at the curb. The approaches are well graded. Cost of both bridges, $2,023.00. S. Cole was foreman in charge.

North Bruce Bridges

Crane River Bridge, Concession 1, St. Edmunds.—Located over a creek at Lot 7 on the Bury Road in St. Edmunds. A standard concrete beam bridge with a clear span of 20 feet. The abutments are 13 feet in height to the floor level. The approaches are well graded. S. Cole, foreman in charge. Cost, $1,888.00.

Spring Creek Bridge, Concession 3, Lindsay.—Located over Spring Creek at Lot 29 on the road in front of Concession 3 west, Lindsay. A standard concrete beam bridge with a clear span of 12 feet. Roadway, 14 feet in clear width. The abutments are 9 feet high to the floor level. The top is a flat slab 13 inches thick, reinforced with ⅝-inch and ¾-inch square twisted bars. The approaches are properly graded. S. Cole was foreman in charge. Cost, $1,470.00.

Willow Creek Bridge, Concession 1, St. Edmunds.—Located over Willow Creek at Lot 19, on the Bury Road. A standard concrete beam bridge, 25 feet between abutments. The bridge is built on a skew to line in with the stream. The old bridge was located a few feet east of the centre line of the road and the new bridge was located a few feet west of the centre line to secure better foundations. The abutments are 10 feet high to the floor level. The roadway is 14 feet in clear width; changing the site necessitated building up about 500 feet of new road. On the south end the fill is 75 feet long, raised well above high water level. On the north end, the approach is filled to the level of the bridge and the road, 400 feet in length, is raised 18 inches to 24 inches with a stone fill top-dressed with gravel. Cost, $2,613.54. S. Cole was foreman in charge.

Haliburton District Bridges

Burnt River Bridge, Concession 5, Glamorgan.—Located over Burnt River at Lots 30 and 31, Concession 5, Glamorgan. A steel bridge on concrete abutments. The span is 60 feet, and roadway 14 feet in clear width. The abutments are 17 feet, 6 inches in height, to the floor level and rest on a hardpan bottom. The floor level was raised two feet above the level of the old bridge, and the approaches are graded to the new level. The steel span was supplied by the Hamilton Bridge Works at a contract price of $1,568.00. All the work in connection with the bridge, including the erection of the steel was done by P. R. Switzer, foreman public works. Total cost, $4,089.00.

Conway Bridge, Concession 1, Snowdon.—Located on the 10th and 11th side road in the 1st Concession of Snowdon. A timber bridge with two king truss spans of 30 feet each, resting on crib piers. The old piers were rebuilt from low water line to the deck of bridge. An entire new deck was put on, and the approaches properly graded. The work was done under the direction of A. J. Southern, Road Inspector.

Devil's Creek Bridge, Monck Road.—Located at Lot 28, Concession 8, Snowdon. The abutments are of concrete, 14 feet in height to floor level. The 8-inch concrete floor is carried on five lines of 12-inch steel "I" beams. The span is 20 feet, 6 inches clear. Steel guard rails in place on each side of bridge. The approaches are properly graded. P. R. Switzer was foreman in charge. Cost, $1,971.00.

Sawyer Lake Bridge, Minden.—Located over Sucker Creek at the north end of Sawyer Lake in the Township of Minden. A timber bridge with a clear span of 24 feet, supported by a king truss. The approaches have timber crib bottoms and are built up of stone. A strong guard rail 57 feet long, is placed at each side of bridge and fill. A. J. Southern had charge of the construction. Cost, $481.76.

Second Concession Bridge, Bexley.—Locally known as Alton's bridge, between Lots 6 and 7, Concession 2, Bexley. The old bridge was 53 feet long, and was shortened to a 23-foot span, supported by a king truss. A new deck was placed

on the bridge and the approaches 190 feet long, built up of stone and top-dressed with gravel. The work was done under the direction of A. J. Southern, Road Inspector. Cost, $490.00.

North Hastings Bridges

Bartlett Bridge, Concession 6, Monteagle.—Located at Lot 12, Concession 8, Monteagle. A timber bridge with a clear span of 14 feet. Cedar crib abutments, stone filled. The approaches are well graded. It was intended to construct a concrete bridge at this place, but the bottom proved to be very soft, and the money provided would not cover the cost of proper pile foundations. Cost, $647.00.

Clark Creek Bridge, Concession 12, Dungannon.—Located at Lot 23, Concession 12. A small concrete bridge with a clear span of 10 feet. Roadway, 18 feet in clear width. The abutments are 8 feet high to the floor level. The top is a flat slab, 13 inches thick, reinforced with $\frac{5}{8}$-inch bars. Pipe railings are provided at each side of roadway. The approaches are well graded. Cost, $851.00.

Megaire Creek Bridge, Lot 13, Concession 12, Herschell.—A timber bridge with two king truss spans of 25 feet each. Roadway, 14 feet in clear width. Cedar crib piers 6 feet wide, stone filled, carry the timber deck. The approaches are well graded, and a strong guard rail is placed at each side of bridge and fill. Cost, $500.00.

Papineau Creek Bridge, Lot 6, Concession 13, Carlow.—A timber bridge with two king truss spans of 26½ feet each, and a small span of 13 feet. The old piers were built up from low water line and an entire new deck provided. Extensive fills were placed at each end of bridge and a strong guard rail was placed on each side of bridge and fill. Cost, $1,357.75.

Addington and Frontenac Bridges

Bawden Hill Road Bridge, Palmerston.—Located on a new road diversion at Lot 28, Concession 2. A timber bridge with a clear span of 12 feet. Cedar crib abutments, with deck of cedar. The approaches 160 feet long are filled with stone, top-dressed with gravel. A strong guard rail on each side of bridge and fill. Cost, $500.00.

Crawford Bridge, Lot 3, Concession 27, Oso.—A two-span timber bridge. One span is 20 feet clear, and the other span, 18 feet clear. The centre pier and the abutments are cedar cribs, stone filled. The deck is constructed with cedar timber. The approaches are built up of stone and top-dressed with gravel. Strong guard rails have been provided.

Eagle Creek Bridge, Lot 26, Concession 1, Hinchinbrooke.—Located on the road from Tichborne to Sharbot Lake. A concrete bridge with a clear span of 12 feet. The approach fills are 175 feet long, and from 4 to 5 feet in height. A strong guard rail is placed on each side of the fill. The Department contributed $500.00 toward the cost of the bridge, the township paying the balance of the cost, about $500.00.

Flynn Bridge, Clare River, Sheffield.—Located over the Clare River at Lot 19, Concession 1, Sheffield. A 50-foot steel span on concrete abutments,

with a roadway 16 feet in clear width. The valley of the river is 210 feet wide at this point, and the bottom is soft. It was decided to build strong timber cribs, 24 feet long and 8 feet wide from the bottom up to low water level for bases for concrete bridge seats. The cribs are filled with stone to a point about 12 inches below low water level. Concrete piers 6 feet high are built up from the top of the stone fill to the bridge seats. These piers are 22 feet long and 4 feet, 4 inches wide at the bottom, and 20 feet long, and 3 feet, 3 inches wide at the bridge seat. 18-inch ballast walls are placed at the ends of the steel span to the level of the condrete floor. The approaches at each end are built up of stone and top-dressed with gravel. Part of the fills are from 12 to 15 feet in height. A strong guard rail is placed at each side of the fills. The steel span was furnished by the Hamilton Bridge Co. at a contract price of $1,248.00. The steel was erected by P. R. Switzer, foreman public works. All other work in connection with the bridge was done under the direction of W. W. Pringle, Road Inspector. The entire cost was $5,347.00. Of this amount the county paid $2,000.00.

Pickerel Creek Bridge, Olden.—Located over Pickerel Creek at Lot 4, Concession 3, Olden. The bridge has a clear span of 10 feet, with concrete abutments, 9 feet high. The deck is of cedar timber. The approaches, 115 feet long, are built up of stone, from 4 to 5 feet high and top-dressed with gravel. Strong guard rails are placed at each side of bridge and fill. Cost, $400.00.

Moore's Bridge, Palmerston.—Located at Lot 28, Concession 5. A timber bridge with cedar crib abutments, giving a clear span of 12 feet. The approaches are well graded. Cost, $300.00.

Second Concession Bridge, Scootamata River, Kaladar.—Located over the Scootamata River at Lot 20 on the road in front of Concession 3, Kaladar. A 60-foot steel span on concrete abutments. Roadway, 14 feet in clear width. The abutments rest on solid rock, clear of water during low water. They are 10 feet in height to the floor level and were constructed under the direction of W. W. Pringle. The steel was supplied by the Hamilton Bridge Works at a cost of $1,300.00. The steel was erected by P. R. Switzer. Total cost, $3,357.00.

Stony Creek Bridge, Lot 38, First Range, Barrie Township.—Located on the Kaladar-Denbigh Road. A timber bridge with a clear span of 12 feet. The cedar crib abutments are 11 feet high and are filled with stone. The deck is of flatted cedar. The approaches are 175 feet long, filled with stone to a height of 3½ feet and top-dressed with gravel. Strong guard rails are in place on each side of bridge and fill. Cost, $300.00.

Webb's Bridge.—Located over Buckshot Creek at the northwest corner of the Township of Clarendon. This bridge has a clear span of 16 feet. The abutments and deck are of flatted cedar. The north approach is 140 feet, long filled with stone to a height of 5 feet. On the south end a stone fill, 5 feet high, extends for a distance of 25 feet. This fill is not fully completed. $553.00 has been expended on this bridge.

Trout Creek Bridge.—Located over Trout Creek at Lot 31, Concession 2, South Canonto. The bridge has a clear span of 12 feet. Concrete abutments 12 feet in height to the floor. The deck is a concrete slab, reinforced with pieces of steel rails. The approaches are 165 feet long, and are filled to an average height of 4 feet. Strong guard rails are placed at each side of bridge and fill. Cost, $700.00.

Storrington Bridge.—Located at Lot 15, Concession 12, Storrington. This bridge is of concrete and has a clear span of 12 feet, with roadway 16 feet in width. The abutments are 6 feet high. The approaches are well filled. On north side a hill of rock was cut down for a length of 40 feet. The cut is 3 feet deep and 18 feet wide, greatly improving a dangerous approach. $600.00 was expended on the work, which was done under the direction of W. W. Pringle.

South Renfrew District Bridges

Brennan Creek Bridge, Lot 23, Concession "A" Hagarty.—A timber bridge with a clear span of 20 feet, cedar crib abutments, 9 feet in height and filled with stone. The deck is all of flatted cedar. Approaches built up of stone and top-dressed with gravel. Cost, $599.00.

Briscoe Creek Bridge, Lot 3, Concession 3, Brudenell.—A timber bridge with a clear span of 10 feet. Cedar crib abutments stone filled. Deck of flatted cedar. Approaches properly graded. Cost, $200.00.

Byers Creek Bridge, Lot 31, Concession 2, Hagarty.—A timber bridge with a clear span of 15 feet. Cedar crib abutments 6 feet in height, stone filled. Deck, flatted cedar. Approaches graded. Cost, $500.00.

Depot Road Bridge, Concession 14, Richards.—A timber bridge with two spans, one of 20 feet and one of 10 feet. The pier and abutments are cedar cribs 10 feet in height, stone filled. The deck is all of flatted cedar. Approaches well graded. Cost, $550.00.

Eneas Creek Bridge.—Located over Eneas Creek, one-quarter mile east of the Village of Quadville, in the Township of Lyndoch. A timber bridge with a clear span of 20 feet. Cedar crib abutments, 7 feet in height, stone filled. Deck of sawn cedar. Approaches well graded. Cost, $600.00.

Fraser Creek Bridge, Lot 11, Concession 9, Bagot.—A timber bridge, clear span 16 feet. Cedar crib abutments, 6 feet in height, stone filled. Deck of flatted cedar. Approaches well graded. Cost, $300.00.

Gerlety Bridge, Lot 8, Concession 2, Lyndoch.—A timber bridge with a clear span, 10 feet. Deck of flatted cedar. On the south end the approach, 15 rods long and 6 feet in height, was built up of stone. The north end approach is 33 feet long, also built of stone. Cost, $500.00.

Grunty Creek Bridge.—Located over Grunty Creek one mile west of the Village of Quadville in the Township of Lyndoch. A timber bridge, clear span of 12 feet. Cedar crib abutments, stone filled. Deck of flatted cedar. Approaches 80 feet long, built up of stone. Cost, $300.00.

James Creek Bridge, Lot 7, Concession 9, Bagot.—A timber bridge, clear span of 20 feet. Cedar crib piers, stone filled. Deck, flatted cedar. Approaches built up with stone and top-dressed with gravel. Proper guard rails placed. Cost, $400.00.

Lane Creek Bridge, Lot 5, Concession 14, Brougham.—A timber bridge with a clear span of 8 feet. Cedar crib abutments, stone filled. Deck flatted cedar. The approaches, 140 feet in length, built up of stone, proper guard rails in place. Cost, $243.00.

Kitts Lake Bridge, Lot 279, South Range, Brudenell.—This bridge is 155 feet long. The bridge was repaired by raising the deck 3 feet, removing and replacing all defective timber. The approaches were properly graded to the new level. $500.00 was expended on the work.

Malion Creek Bridge, Lot 25, Concession 1, Radcliffe.—A timber bridge with a clear span of 14 feet. Cedar crib abutments, stone filled. Approaches well graded. Cost, $300.00.

Muddy Creek Bridges, Lot 15, Concession 10, Sebastopol.—This work consisted of building a timber bridge and to culverts on a new road along the west shore of Clear Lake. The bridge has a clear span of 24 feet, supported by a king truss. The abutments are cedar cribs filled with stone. The cribs rest on four lines of heavy mud sills, running across the bed of the stream. The culverts have rubble masonry, side walls and cedar covers. The approaches are built up from 2 to 6 feet for 100 feet on each side of the bridge. Total cost, $997.00.

Old Killaloe Bridge.—Located over Brennan's Creek in the Village of Killaloe at Lot 8, Concession 3, Hagarty. A two-span concrete beam bridge, with a roadway, 14 feet in clear width. Each span has a clear length of 20 feet. The abutments and centre pier are built on a skew to line in with the stream. Heavy excavations were required to reach reliable foundations. The abutments are 18 feet in height to the floor level. The 8 inch floor slab is carried on four lines of concrete beams 18 inches deep and 12 inches wide, each reinforced with four 1-inch square twisted bars. The railing consists of moulded concrete posts. The approaches are well graded. Cost, $3,686.00. J. W. Davis was foreman in charge.

Palmer's Rapids Bridge.—Located over the Madawaska River at Lot 20, Concession 19, Raglan. This bridge consists of two 75-foot steel spans on timber centre pier and abutments. The timber in the abutments and the upper part of the centre pier was completely rotted. The repair work consisted of rebuilding completely the timber abutments. The centre pier was torn down to low water level and rebuilt in timber and filled with stone. A ¼-inch plate was placed over the entire nose of pier from low to high water level. The current had been scouring around the centre pier. A heavy stone fill was placed on the bottom around the pier to prevent further scour. A new floor was placed on the bridge and six lines of 3 by 12 inch stringers supplied. P. R. Switzer was foreman in charge. Cost, $2,353.00.

Pierce Bridge, Lot 21, Concession 4, Richards.—A timber bridge with an 8-foot clearance. The grading of approaches, a stone fill top-dressed with gravel, was the most important part of the work. Cost, $300.00.

Scully Creek Bridge, Lot 26, Concession 2, Radcliffe.—The old bridge here is 76 feet long. The repair work consisted in replacing the defective stringers and putting on a new floor of 5-inch cedar plank. The approaches, 50 feet in length, were properly built up. Cost, $314.00.

Silver Lake Creek Bridge, Lot 1, Concession 1, Hagarty.—A timber bridge with a clear span of 20 feet, cedar crib abutments, 8 feet in height, stone filled. The deck is of flatted cedar. Approaches built up of stone, top-dressed with gravel. Cost, $600.00.

Toddy Creek Bridge, Blithfield.—Located near Slothers Crossing on the K. & P. Ry. The bridge has a clear span of 12 feet. Cedar crib abutments 8 feet in height. Deck of flatted cedar. Approaches well graded. Cost, $500.00.

North Renfrew Bridges

Black Creek Bridge, Lot 18, Concession 21, Wilberforce.—A timber bridge with a clear span of 24 feet. Cedar crib abutments, stone filled. Approaches well graded. Cost, $499.00.

Cormac Creek Bridge.—Cormac Village, South Algona. A timber bridge with a clear span of 10 feet. Cedar crib abutments, stone filled. Flatted cedar deck. Approaches properly graded. Cost, $400.00.

Concession 20, Bridge at Lot 26, Wilberforce.—Located over Black Creek, a timber bridge which has concrete abutments with a timber deck. Approaches well graded. Cost, $500.00.

Hennessey Creek Bridge, Westmeath.—Located at Lot A, C.L.F., South 12 and 13. A timber bridge with a clear span of 20 feet. Cedar crib abutments 8 feet in height, stone filled. Flatted cedar deck. Approaches properly graded. Cost, $698.50.

McGrath Creek Bridge.—At Ruby Schoolhouse, South Algona. A timber bridge, with a clear span of 16 feet. Timber crib abutments stone filled. Approaches built up with stone and top-dressed with gravel. Cost, $243.00.

Seventh Concession Bridge, Lot 11, South Algona.—A timber bridge with a clear span of 16 feet. Same construction as McGrath bridge. Cost, $300.00.

CONSTRUCTION OF DAMS

Deer Lake Dam.—Located on the Magnetawan River at Lot 34, Concession 11, in the Township of McKenzie, in the District of Parry Sound. In the spring of 1921, the old timber dam at this point was carried out by the flood. This dam controlled the level of Deer Lake for navigation purposes and for the accommodation of tourists and settlers around the lake. A temporary dam was constructed in the early summer of 1921 to hold the lake level at a reasonable height.

An attempt was made to construct a masonry dam, but owing to the nature of the river bottom and the difficulty of controlling the flow of water, the attempt was abandoned. Arrangements were made for the rebuilding of a timber dam at the site of the old dam.

The old dam had two stop-logs openings, each 29 feet long, by 10 feet deep. The new dam has three openings each 20 feet in clear width. The dam is of timber crib construction. The lower sills are bedded in the boulder bottom. The centre piers are 10 feet wide and 24 feet long. They are of crib construction, well drift-bolted and cross-tied. The end piers are fitted into the irregularities of the rock bank and rock bolted where possible. The piers are all filled with rock to the top. The floors of the sluices are double layers of flatted timber, well drift-bolted.

Below the dam on the down-stream side, an apron is provided to prevent the water undermining the dam. This apron consists of a timber crib 16 feet wide, extending from shore to shore. The apron is built up to the level of the sluice floors and is filled with rock. Floors are placed on the apron behind the sluices.

In front of the dam, the bottom has been well gravelled from shore to shore. The gravelling extends 50 feet up-stream, and a general depth of 18 inches was applied. Before the gravelling was done, the water was passing rather freely through the boulders beneath the dam. Since the gravelling was completed, the passage of water beneath the dam has ceased entirely.

Each of the sluices is provided with 12 stop-logs. The face of the dam is sheeted with two layers of 3-inch plank. The structure is practically water-tight. Winches have been provided for handling the stop-logs.

The temporary dam was put in by T. J. Paget, foreman public works. The dam was constructed by Walter Robinson, foreman public works and the apron was placed by A. Harman, foreman.

Dollar's Dam.—Located at Lot 29, Concession 9, McConkey, in the Parry Sound District. This is a lumberman's dam that has been in use for many years. In 1913, the dams were repaired and raised to provide for navigation in Dollar Lake, Pickerel River and Wilson Lake, a distance of 30 miles. At this point the river channel is divided into north and south channels by an island. In 1920, the dam in the south channel was entirely renewed in timber. Last winter, it was decided to renew the dam in the north channel, as the old structure was in a dangerous condition. The new timber dam is located adjoining the old dam and down stream. The dam is 135 feet long with a wing dam extending 280 feet to the northeast. A short section of the dam is 21 feet high, the average height being 16 feet. It is provided with two sluices, each 18 feet, 8 inches wide. One sluice is 14 feet in depth from sill to bottom of platform. The depth of the other sluice is 11 feet. The structure is of crib construction, the lower part being of self-loading design. The bottom width at the deepest point being 26 feet. The entire upstream face of the dam is double-sheeted with 3-inch plank. The piers are filled with stone to the top. The wing dam, 280 feet long, is of crib construction, 6 feet wide and from 3 to 6 feet in height. It is filled with stone. Pine timber was used throughout. T. J. Paget was foreman in charge. $7,759.00 was expended on the work.

Jo Lake Dam, Algonquin Park.—Located on a creek at the south end of Jo Lake, at Lot 21, Concession 13, in the Township of Peck. A lumberman's dam has been maintained at this point for a number of years, but it is no longer used for log driving. Each season, it is becoming more difficult to maintain the level of Lake of Bays at a height sufficient for navigation. The power plant at South Falls insists on a constant supply of water and this supply must come from Lake of Bays and its feeders. In view of further developments at South Falls and extended demands on Lake of Bays, it was decided to reconstruct the dams that control Tea Lake, Jo Lake and Burnt Island Lake on the head waters of the Oxtongue River. These dams provide for navigation on these lakes during the tourist season and will furnish a supply for Lake of Bays during the low water season of August and September.

The Jo Lake dam is a timber structure with concrete wing walls extending to the bank at each side. The cribs are 8 feet wide and 16 feet long. The stop log opening is 10 feet wide and 12 feet deep from sill to bottom of platform. Stop-logs are provided to control a head of 10 feet over the sills. The upstream face of the structure is double sheeted with 3-inch plank. The concrete wing walls are from 3 to 6 feet in height, 18 inches wide on top, with slopes of one in five on each side. These walls are rock-bolted to the bottom. They are built up to a level, 10 feet above the sill, that is, to a level with the proposed top of

stop-logs. The wall east of the dam is 13 feet long, and the wall west of the dam is 105 feet long. This wall connects with an old wing dam that is still fit for use. This wing dam was throughly overhauled and rendered fit for extended service. A worm-gear winch constructed by the Muskoka Foundry Co. was provided for handling the stop-logs. John Martin was foreman in charge.

Tea Lake Dam, Algonquin Park.—Located on the Oxtongue River at the outlet of Tea Lake on Lot 8, Concession 6, in the Township of Peck. This dam controls the levels of Tea Lake, Smoke Lake, Canoe Lake and backs the water up a creek to Canoe Lake Station on the Ottawa-Parry Sound Railway. The dam is a timber structure, 62 feet long, with wing dams at each side, extending to the rock banks of the stream. The dam is of crib construction, the upstream face being double-sheeted with 3-inch plank. The structure consists of three piers, 10 by 16 feet, and 17 feet in height above the sills. The bottom timbers are securely bolted to the rock and the bottom is filled with concrete, the piers are filled with rock. Stop logs are provided to hold a depth of 14 feet of water in the lake. The main pier in the deep channel is 24 feet long.

The wing dam at the north side is 20 feet long and from 1 to 8 feet in height. It consists of an earth and rock fill, with a concrete corewall extending up to high water level. The corewall is rock-bolted to the bottom. The fill is 6 feet wide on top with side slopes of 1 to 1, and extends 3 feet above high water level. The fill on the south side is 135 feet long and follows the same construction as the north fill or wing dam. The dam is supplied with a worm-gear winch.

The area of lake surface controlled by this dam will be about 2,600 acres. It will provide navigable water for motor-boats from Canoe Lake Station, through Canoe Lake, Tea Lake and Smoke Lake, up to Ragged Lake, a distance of about 12 miles. It will also provide access by motor-boat to Nominegan Camp, a tourist hotel on Smoke Lake, controlled by the Canadian National Railways. John Martin was foreman in charge of construction.

REPAIR WORK TO BRIDGES UNDER MAINTENANCE FUND

Kenora District

Beaver Bridge, Lot 7.—Sandford-Aubrey boundary. A pile trestle bridge, 128 feet long. Pile bents, five piles to each bent are driven at 16 feet centres. Pile caps are 10 by 12 inches by 16 feet long. Seven lines of 8 by 10 stringers carry a 3-inch tamarac plank floor. A strong guard rail is placed on each side of bridge. The approaches are properly graded. Cost, $1,678.00.

Dinorwic Bridge, Lot 11, Concession 5, Southworth.—Located on Trunk Road between Wabigoon and Dinorwic. A timber bridge, 84 feet long. The deck is carried on five timber piers. Seven lines of heavy flatted stringers carry a 3-inch tamarac plank floor. Guard rail at each side of bridge. Approaches properly graded. Cost, $905.00.

Morrison Bridge, Lots 6 and 7, Concession 4, Aubrey.—A timber bridge, 64 feet long, on timber crib piers, flatted stringers seven lines, 3-inch plank floor, guard rails in place. Cost, $614.00.

Van Horne Bridge, Lots 2 and 3, Concession 6.—A timber bridge with a clear span of 16 feet. The abutments are of piles, cross-braced, midway between the

water line and deck. The sides behind the piles are built up of cedar logs, and wing walls of cedar are placed to hold the fill. The deck consists of seven lines of stringers, supporting a 3-inch tamarac floor. Guard rails in place. The approaches are well graded. Cost, $324.00.

Wabigoon Bridge, Concession 5, Eaton.—This bridge was completely overhauled and all defective timber replaced, piles, caps, stringers, floor and railing. The bridge is now as good as new. $770.00 was expended on the work. Dan Hutchison was foreman in charge of the work in Kenora.

Manitoulin District

Kagawong Bridge.—A new pile bent was placed under one end of this bridge, and the approach was properly graded.

Espanola Bridge.—A lighting system was established on the long bridge and approaches. The Spanish River Pulp & Paper Co. offered to install electric lights and operate them free of cost, providing the Department would pay for the material, poles, wires, lamps, etc. The offer was accepted. The lights were installed. The cost of the material was $230.00.

Algoma District

Beaudon Creek Bridge, Shakespeare.—This bridge was thoroughly overhauled and all defective timber removed. New stringers, needle beams, truss timbers, were placed and a new floor placed on the bridge. $398.00 was expended on the work.

Bell's Bridge, Lot 1, Concession 1, May.—A new timber bridge, with a clear span of 18 feet, cedar crib abutments, 10 feet in height. Five lines of flatted cedar stringers, floor of 3-inch hemlock plank and guard rails were provided. The bridge was raised 2½ feet above the old level and the approaches were widened and raised to the new level of the bridge. Cost, $280.00.

Bilton Bridge.—Potomac River on the Dean Lake, Patton Road. This bridge is 48 feet long. The pile piers were sound and entire new deck was placed on the bridge. Pine timber was used throughout. Cost, $381.00.

Massey Bridge.—This bridge is 645 feet long. A new top deck of 3-inch pine plank, 8 feet long, was placed on the entire length of bridge. The plank was secured from the Soo district yard. Cost of labour, nails, etc., $145.00.

Montgomery Bridge, Morin Township.—A curve in the river above this bridge causes the current to erode the east bank and endanger the abutment on that side. To stop the erosion, a timber retaining wall, 80 feet long, and 5½ feet high was built upstream from the east abutment. The wall was well supplied with backties and backed up with stone to resist the pressure of the water. $408.00 was expended on the work.

Thessalon Bridge, Lot 1, Concession 4, Aberdeen.—A new timber bridge, 65 feet long. The old bridge was 119 feet long. The new bridge consists of a queen truss span of 45 feet, with an approach span of 20 feet. Timber cribs 18 feet high, 26 feet wide and 24 feet long, were placed at each end and filled with stone for approaches. A retaining wall to protect the fill was built back over a length of 50 feet. The bridge is carried on cedar pile piers. The bridge timbers are all of pine. Cost, $1,490.00.

Thessalon Bridge, Concession 3, Aberdeen.—This bridge is 100 feet long and received a general overhauling all defective timber being replaced. Five new stringers were put in. A new floor of 3-inch pine plank was laid and new needle beams were supplied. The centre pier was filled with stone. A stone fill was placed at the west end of bridge, held in place by a retaining wall of cedar on each side. Cost, $525.00.

Thompson Bridge.—Potomac River, Section 33, Patton. A timber bridge, 96 feet long, four pile bents, and a timber crib abutment. Repairs consisted of placing five lines of stringers, laying a top deck on floor of 2-inch plank, 8 feet long. New guard rails throughout. Approaches properly graded. Cost, $612.00.

Webbwood Bridge, Spanish River.—This bridge with approaches is 450 feet long. A new top deck of 3-inch plank, 8 feet long, was placed over the full length. A washout at east end was repaired, by putting in a new timber bent and a stone fill. $391.00 was expended on the work.

The repair work in Algoma was done under the direction of Jas. Barkley, Road Inspector.

Sudbury District

Finn Settlement Bridge, Waters.—The fill at each end of this bridge was carried away by the spring flood. New pile bents were driven at each end of bridge. A timber crib 30 feet long and 10 feet high was placed at the south end and filled with stone. A fill of large stone was placed at the north end, to prevent further erosion.

First Concession Bridge, Rayside.—Located over Whitewater Creek. The bridge has a clear span of 18 feet with roadway 14 feet in clear width. The abutments are of rubble masonry, set in cement mortar. They are 20 feet long and 4 feet wide at the base and 8 feet in height. The deck is of flatted cedar. Strong guard rails are placed at each side. The approaches are well graded. Cost, $674.00.

Fourth Concession Bridge, North Branch, Hagar.—The ice caused considerable damage to this bridge, 16 new piles were driven, and defective timber was replaced in caps, stringers, floor and railing. A heavy fill of stone was placed at the south end of bridge, where a washout had taken place. $327.00 was expended on the work.

Garson Bridge, Concession 1.—Located at Lot 10. A new timber bridge, 14 feet clear span, pile abutments, 10 by 10 caps, five lines of flatted cedar stringers, flatted cedar floor. Approaches well graded. Cost, $300.00.

Garson Bridge, Lot 10, Concession 3.—Repairs consisted of putting a new a new floor of 3-inch plank on the bridge and properly widening and grading the approaches. Cost, $133.00.

Fourth Concession Bridge, Lot 7, Hagar.—A new bridge with a 10-foot span, rubble masonry abutments, timber deck. Approaches graded and rip-rapped with stone. Cost, $250.00.

Loughrin Bridge, between Lots 12 and 13, Concession 3.—A timber bridge with a clear span of 22 feet. Timber crib abutments. Floor and stringers of flatted jack pine. Strong guard rails in place, and approaches properly graded. Cost, $286.00.

Massey Bay Bridge, Lot 8, Concession 3, McLennen.—A timber bridge, 70 feet long, on timber crib piers. The piers are 10 feet wide and 8 feet high, and are filled with stone. The floor and stringers are of flatted pine, 8 inches thick. The grading is not complete. Cost, $270.00.

Onaping Bridge, over Onaping River in Dowling.—This bridge is 116 feet long. A new floor of 3-inch pine plank was laid over full length of bridge, and a new railing was also provided. Cost, $400.00.

Third Concession Bridge, Lot 6, Concession 3, Broder.—A timber bridge with a centre span of 18 feet, with approach spans of 14 feet at each end, pile abutments and piers. The deck is of flatted cedar. Approaches well graded. Cost, $548.00.

Third Concession Bridge, Lots 12 and 13, Hagar.—Rubble masonry abutments, span 10 feet. Five lines flatted cedar stringers, 3-inch pine plank floor. Guard rails in place. Approaches properly graded. Cost, $201.00.

Whitson Creek Bridge, Lots 6 and 7, Concession 6, Rayside.—Repairs consisted of 10 new piles, new stringers, caps, needle beam and floor of flatted cedar. The bridge was shortened 20 feet from 62 to 42 feet long. The space was filled with rock. The approaches were properly graded.

Whitson Creek Bridge, 2 and 3 Sideline, Concession 5, Blezard.—This bridge is 40 feet long over all, with a clear span of 30 feet with double pile piers 5 feet wide at each end. The span is supported by a king truss. Caps, stringers and floor are of flatted cedar. A strong guard rail on each side. Approaches well graded with side walls of cedar to protect and hold the fill.

Whitson Creek Bridge, 2 and 3 Sideline, Concession 6, Blezard.—A pile trestle bridge, 70 feet long, with 4 spans of 17½ feet each. Caps, stringers and floor are of flatted cedar. Strong guard rails in place. The old bridge was 80 feet long. The ends are filled with rock and approaches well graded. A. L. McDonald was foreman in charge in the Sudbury district.

Sturgeon Falls District

Carmichael Bridge, Deer Creek, Lot 1, Concession 3, Ratter.—A timber bridge with a clear span of 30 feet, supported by a king truss. The abutments are timber cribs, 10 feet in height and filled with stone. Two heavy mud sills are buried below bed of stream, extending from abutment to abutment, to prevent the cribs from settling. The approaches are properly graded. Cost, $361.00.

Hickey Bridge, over Deer Creek, on Hugel-Kirkpatrick Townline.—A timber bridge with a clear span of 30 feet, supported by a king truss. The abutments are cedar cribs, 10 feet in height, resting on mud sills that extend across the stream. The cribs are filled with stone and top-dressed with gravel.

Janes Bridge.—The extreme flood of last spring raised the level of the Sturgeon River to endanger the steel span on the Janes bridge. It was decided to raise the steel span 2 feet. The bridge seat was built up of new corbels and caps. The balance of the deck was raised to correspond with the new level of the steel span. A washout had taken place at the north end. A new timber span was placed in the washout and rock placed to protect the bank. $545.00 was expended on the work.

Leplante Bridge, Lot 8, Concession 2, Hugel.—A timber bridge with a clear span of 16 feet. Pile abutments, flatted cedar caps and stringers, 3-inch pine plank floor. Strong guard rails in place. Approaches built up of stone, top-dressed with gravel. Cost, $207.00.

Munroe Bridge, Lot 1, Concession 4, Ratter.—Over Deer Creek. A pile trestle, 53 feet long, with three equal spans. Caps, stringers, floor and guard rails are all of flatted cedar. Approaches filled with stone. Cost, $373.00.

North West Arm Bridge.—Located over the northwest arm of Lake Nipissing on the townline between Caldwell and MacPherson. The old bridge was constructed in 1907. It consisted of a pile trestle bridge 320 feet long, with raised approaches, 1005 feet long. Since the construction of the Federal Dam at the outlet of Lake Nipissing, this bridge has been submerged by high water in the lake each spring. It was necessary to renew the bridge and raise the bridge and approaches above the flood level. The timber section was shortened to 256 feet, and the floor level raised 3 feet, 6 inches above the old level. The approaches were raised 2 feet, 6 inches above the old grade.

Sixty-four piles were driven to solid bottom. New caps and stringers were placed. A new floor of cedar plank was laid and strong guard rails were placed at each side of bridge and fill.

4,540 cubic yards of rock and earth were used in widening and building up the approaches. $6,312.00 was expended on the work.

Trottier Bridge, Lot 4, Concession 2, Ratter.—A timber bridge with a clear span of 16 feet. Pile abutments, caps and stringers, flatted cedar, 3-inch plank floor. Guard rails in place. Approaches built up with stone, top-dressed with gravel. Cost, $270.00.

Nathan Swain was foreman in charge of all the work in the Sturgeon Falls district.

Temiskaming District

Wabis Creek, Lots 4 and 5, Concession 6, Kerns.—A timber bridge with a clear span of 18 feet. Pile abutments, flatted cedar caps and stringers, 3-inch pine plank floor, guard rails provided, approaches graded. Cost, $219.00.

Hudson Creek Bridge, on the 3rd Line of Kerns.—The timber bridge, 60 feet long, was rebuilt at this point. Cost, $862.00.

Judge Bridge, White River.—Timber cribs were placed around the two channel piers and filled with stone. General repairs were also made to the bridge. Cost, $3,067.00.

Sharp Lake Bridge.—A long timber bridge over an arm of Sharp Lake, on the west shore in the Township of Bucke, had become impassable. The old bridge was 110 feet long. It was decided to fill the ravine, providing a small bridge for water way. A timber bridge 15 feet long was provided. The old channel was filled with gravel to a height of two feet above the level of the old bridge. The fill has a mean width of 22 feet and extends 115 feet south of the bridge and 60 feet to the north; 740 cubic yards were placed in the fill. Cost, $424.00.

Wabis River Bridge, 2nd Line, Kerns.—In the spring flood in 1923, the water in the Wabis raised to an unusual height. A large ice floe became fastened under the Wabis bridge. The pressure raised the steel span from the bridge

seats and the water moved the ice and steel span down stream. The span was overturned and rested on the bottom of the river. During the summer, the span was drawn out on the bank and replaced on the piers. The piers and approaches were raised 4 feet to guard against future trouble. The approaches were graded to the new level. $2,216.00 was expended on the work.

Sixth Concession Bridge, Lot 2, Kerns.—A timber bridge with a clear span of 16 feet. Pile abutments, caps 10 by 12, stringers 4 by 12, and floor 3-inch pine plank. Railing 4 by 4 pine. Approaches graded. Labour cost, $123.00.

D. H. McIntosh was supervising foreman on the work in Temiskaming.

Parry Sound District

Dog Lake Bridge, 10 and 11, Concession 4, McKellar.—A timber bridge, 47 feet long over all. Timber crib abutments. The stringers are supported in the centre on a framed bent resting on a mud sill. The stringers are flatted cedar and tamarac. Floor, 3-inch oak plank. Strong guard rails in place. Approaches well graded. Cost, $245.00.

Genesee Creek Bridge, Lot 6, Concession 9, Himsworth.—A timber bridge 24 feet long. Abutments and stringers are of cedar. Floor, hemlock plank. Guard rails in place. Approaches graded.

Gough's Bridge, South River.—A steel span on timber pile approaches. Repairs consisted of repairing split piles, putting on braces, repairing defective parts of floor.

Middle River Bridge, Lots 25 and 26, Concession 3, Hagerman.—A timber bridge with a clear span of 26 feet. Cedar crib abutments, flatted cedar stringers, supported by a king truss. Floor, flatted cedar, strong guard rails in place. Approaches well graded. Cost, $140.00.

Shebeshekong Bridge, Lot 37, Concession 7, Carling.—A timber bridge, 62 feet long, constructed of pine timber. Timber crib piers. Approaches well graded. Cost, $324.00.

Wolf River Bridge, Lot 3, Concession 10, Pringle—Located at the head of Jacks Lake. A timber bridge 84 feet long, with timber piers. The deck is carried on two crib piers and a framed bent at each end. The centre span, 34 feet long is supported by a king truss. Guard rails in place and approaches well graded. Cost, $1,079.00.

Wolf River Bridge, Lot 24, Concession 2, Hardy.—Two defective stringers were replaced with flatted oak stringers. A new floor of flatted cedar was placed. Heavy oak planks were spiked to the corners of the piers that are worn by logs and ice. Cost, $131.00.

The repair work in Parry Sound district was done under the direction of Mr. John Orr, Road Inspector.

Muskoka District

Big East Bridge, Muskoka Road, Concession 6, Chaffey.—A few floor of 3-inch plank was placed on this bridge, which is a steel span 75 feet long, 14 feet roadway. Cost, $230.00.

Huntsville Swing Bridge.—Located on the Muskoka Road on the Narrows between Lake Vernon and Fairy Lake. The bridge is 201 feet long, with a

16-foot roadway and a 5-foot sidewalk on the west side. New stringers of 4 by 12 pine were placed for both bridge and sidewalk, and a complete new floor of 3-inch tamarac plank laid for the roadway, and a new floor of 2-inch plank laid for the sidewalk. Cost, $939.00.

Williamsport Bridge.—Big East River at east boundary of Chaffey. This bridge is of steel and concrete. In the spring of 1923, the current undermined the east side of the south abutment, allowing the abutment to sink about 18 inches. The current washed out the fill behind the abutment. The bridge floor was jacked up and the abutment built up to the required level. A heavy stone retaining wall of rubble masonry was built up from the abutment to the bank and the approach properly filled. 290 loads of stone were placed along the bank above the washout to prevent further erosion. Cost $540.00.

The work in Muskoka was done under the direction of Wm. Lowe, foreman public works.

Haliburton District

Beaver Creek Bridge, Lot 2, Concession 4, Anson Township.—A timber bridge with a clear span of 19 feet. Timber crib piers, 5½ by 14 feet, and 9 feet high, resting on heavy mud sills, buried below bottom of stream. Five lines of flatted stringers, 4-inch cedar floor, strong guard rails in place. Approaches filled with stone, top-dressed with gravel. Cost, $452.00.

Beech and Maple Lake Bridge.—Located over the stream between Beech and Maple Lake, Lot 21, Concession 4, Stanhope. The old bridge was 166 feet long. The bridge was shortened and an entire new deck provided. The approaches were well graded. Cost, $746.00.

Contour Creek Bridge, Lot 19, Concession 5, Glamorgan.—This bridge has a clear span of 10 feet. Rubble masonry abutments set in cement mortar. Timber deck, approaches filled with stone and top-dressed with gravel. The old bridge was shortened from a length of 22 feet to 10 feet. Cost, $119.00.

Poverty Lake Bridge, Wilberforce.—This bridge received general repairs to stringers, floor and railing. Cost, $77.87.

Otter Lake Bridge, Lot 24, Concession 14, Monmouth.—All defective timber replaced. New guard rails on bridge and approaches. Approaches raised and widened. Cost, $53.00.

All repair work in Haliburton was done under the direction of A. J. Southern, Road Inspector.

North Hastings District

Kings Bridge, Lot 20, Concession 6, Limerick.—A 16-foot span bridge. Rubble masonry abutments, with a timber deck. Approaches well graded. Cost $152.00. Walter Wiggins, Road Inspector, directed the work.

Wollaston Culvert.—A timber box culvert, 6 by 4 inside, built of heavy timber. The side hills were cut down and ravine filled over top of culvert. Cost, $624.00.

Renfrew District

Brennan Creek Bridge, Brudenell.—A timber bridge with a clear span of 16 feet, constructed throughout with flatted cedar. Cost, $312.00.

Combermere Bridge.—This bridge consists of a steel swing span with approach spans of steel on timber piers. The frost has been crowding in the approaches to such an extent that the swing span binds on the approach span. The approach spans were loosened from the bridge seats and moved back with jack screws to allow the swing to operate. The swing span was also levelled up to operate properly. $497.00 was expended on the work.

Rockingham Creek Bridges.—Two bridges over Rockingham Creek were recovered and new railings put on. The bridges are each 40 feet long. The approaches were also properly graded. $300.00 was expended on the work.

Nottawasaga River Improvement

In 1922, a committee appointed by interested land owners in the Nottawasaga River Drainage Basin in the County of Simcoe, waited on the Department of Public Works, requesting that a survey be made of the Nottawasaga River for the purpose of determining the improvements required in the river channel, to accomplish the effective drainage of the big marsh in Vespra and Sunnidale.

Acceding to the request, the Department engaged Geo. A. McCubbin, O.L.S. and C.E., of Chatham, to make the necessary survey and report. Mr. McCubbin started the work on October 23rd, 1922, and filed his report with the Department on January 20th, 1923.

The survey commenced at the junction of the Mad River with the Nottawasaga River and proceeded down stream on the Nottawasaga for a distance of 20 miles to a point about four miles from Georgian Bay. A profile was prepared for the whole 20 miles with the necessary cross sections to guide in preparing an estimate of the work.

The outstanding features of the report are: The fall in the southerly five miles, that is, from Mad River to Edenvale, is three feet. From Edenvale to Jacks Lake, a distance of nine miles, the fall is 18 inches. From Jacks Lake to the lower end of Oxbow, a distance of six miles, the fall is 10½ feet, making 15 feet in 20 miles. After determining the total run-off to be provided for, and the necessary work to provide a channel to take care of this run-off in time to admit of the swamp lands being cultivated with safety, it was found that it would require about 2,800,000 cubic yards of excavation to provide a channel of 80 feet bottom width with the necessary depth. Such a channel would provide for a run-off of ⅙ of an inch in 24 hours for the entire drainage basin. The total cost of such a work is estimated at $615,000.00.

As the big swamp contains some 18,000 acres, the average cost per acre would be very heavy. He suggests that as an alternative, that enbankment and pumping schemes, which are very common in southwestern Ontario, might be operated to advantage in the big swamp. Mr. McCubbin's full report follows:

"I have the honour to report that in accordance with instructions received from your Department I have made a preliminary examination and survey of part of the Nottawasaga River in the Townships of Vespra, Flos and Sunnidale in the County of Simcoe, with a view to improving this river under the provisions of the Municipal Drainage Act.

"After conferring with Engineer Halford of your Department on October 23rd, I proceeded to Barrie and thence to the locality in which the survey was to be made. By direction of Chief Engineer Hogarth of the Department of Public Highways, assistance was furnished me from the Barrie residency of the Department as follows: H. H. Hamilton, engineer; W. N. Hinds, rod man, and J. B. McKinstrie, chain man. Mr. G. H. Murdock, M.L.A., and Reeve Wilson of the Township of Vespra were kind enough to assist me in the first day's work and in securing the

further assistance on the survey of owners of lands adjoining the swamp and the river, including William Webb, Fred Hiltz, William Lunan, Lincoln Johnson, James Young, Earl Crawford, J. H. Maw, Roy Rupert and Gifford Fortner.

"On the evening of Thursday, October 26th, I had an informal discussion and consultation at the Barrie Court House with a special committee appointed by the County Council of Simcoe to consider the project in hand, the committee being composed of G. H. Murdoch, M.L.A., County Treasurer Quinlan, Reeve Wilson, and Clerk Coutts of Vespra Township, Deputy Reeve Drysdale of Flos, and Reeve Martin of Sunnidale.

"The actual survey was commenced on Tuesday, October 24th, at the junction of the Mad River with the Nottawasaga River on Lot 7, in the 14th Concession of Vespra, and continued without interruption until Thursday, November 2nd, by which time the work of levelling and cross-sectioning had reached a point about four miles from the mouth of the River. Work was discontinued then because of weather conditions, and the probability that a sufficient or nearly sufficient outlet had been reached.

"My examination of the stream and the unusual nature of the work as compared with other drainage schemes, convinced me that it would be advisable to determine at least the approximate cost of the proposed work before undertaking any detailed examination of the area to be benefited or of the area to be assessed.

"The purpose of the projected drainage scheme is to reclaim low lying lands in the Townships of Sunnidale and Vespra known as the Big Swamp. The greater part of the benefit would be confined to this area, but a certain amount of benefit, much smaller in proportion, would accrue to isolated areas of low lands in the course of the work. While I have not examined the whole extent of the Big Swamp above mentioned, residents of the locality estimate its area as from fifteen to eighteen thousand acres, and judged by any available maps this estimate appears sufficiently accurate for present purposes. This swamp is periodically flooded to a depth of six to eight feet, and in times of exceptional freshets to a greater depth, the marks of water and ice on the trees giving unmistakable evidence as to height, frequency and duration of flooding. The channel of the Nottawasaga River through the swamp has only a fraction of the capacity that would be required to contain the water brought down by these ordinary and frequently recurring freshets. The banks of the river have been built up by the deposit of sediment to a height of two or three feet above the level of the adjoining swamp lands, which in turn are from two to four feet above the autumn level of the water surface in the river.

"The lower end of the Big Swamp is at or near Edenvale on the Town Line between Vespra and Flos, five miles down stream from the junction of the Mad River with the Nottawasaga. Below Edenvale the course of the river is between high banks, which in places are separated only by the channel, but which are generally a sufficient distance apart to leave a greater or less width of flat land immediately adjoining the channel on either or both sides; the channel has a very good depth and fair width, with only occasional bars, for a distance of about seven miles to Doran's Rapids in the 5th Concession of Flos. From this point, for a farther distance of eight miles there are great variations in the character of the channel, such as the expansion, known as Jack's Lake, and numerous rapids, shoals and narrows. The total slope of water surface in the 20 miles of river examined was found to be 15 feet, distributed as follows: Mad River to Edenvale, five miles, three feet; Edenvale to lower end of Jack's Lake, nine miles, one and one-half feet; Jack's Lake to lower end of Oxbows in 16th Concession of Sunnidale, six miles, ten and one half feet. There is some additional fall, probably two feet, in the remaining four miles to Georgian Bay, the surface of which in its turn is subject to fluctuations of about four feet between extreme high and extreme low levels of the Great Lakes.

"The most important factor to determine in the design of a drainage scheme is the carrying capacity required in the proposed channel, expressed in cubic feet per second or in depth of run-off per day from the entire drainage area. The most direct and satisfactory method of determining the flow of water to be provided for is by measurement with a current meter under such flood conditions as the scheme would be expected to remedy. There has been no such flow and no opportunity for such measurement since my instructions were received, nor is there likely to be any such time or opportunity before the spring months of the present year. The alternative method which I have adopted is to measure the sectional area of the channel below high water levels, and to compute the mean velocity from average cross sections and average surface slopes by Kutter's formula, assuming the co-efficient of friction of the channel in its natural condition at .035. Sectional areas can only be computed in this way where the flow is contained wholly between banks and not spread out over the flat lands. The calculations so made give for portions of the River between Edenvale and Jack's Lake a sectional area of 1,900 square feet, surface slope of high water .0001, computed mean velocity, 2.6 feet per second, discharge, 4,940 cubic feet per second; in the locality of the Oxbows in the 15th Concession of Sunnidale, a sectional area of 1,200 square feet, surface slope .0006, computed mean velocity 4.5 feet per second, discharge 5,400 cubic feet per second.

"For the purpose of expressing the computed discharge in terms of run-off from the entire area of the watershed, I have used the Standard Topographical map, Guelph and Toronto sheets, published by the Department of the Interior. Outlining the watershed as nearly as possible on these maps and measuring the enclosed areas by planimeter gives an approximate area of 520,000 acres draining to the Nottawasaga River at its junction with the Mad River, 600,000 acres at the junction with Willow Creek, and 686,000 acres before reaching the outlet into Georgian Bay. A comparison of these areas with the computed discharge shows the run-off in 24 hours in times of

high water to be about one-fifth of an inch. This rate of run-off is probably sustained from one week to three weeks in March and April, and is liable to occur again during the summer months; it is probably more than doubled for a period of two or three days of maximum flow.

"The only available data with which to compare the above conclusions are the records of the Dominion Water Power Branch, giving the gaugings of similar streams in Ontario. These records have been kept for three years and the reports for two years have been published. I have examined the records of gaugings of all the streams tributary to Georgian Bay, east shore of Lake Huron, Lake St. Clair and Lake Erie, having drainage areas of 500 to 2,000 square miles, that is, from one-half to double the drainage area of the Nottawasaga River. Maximum run-off from these areas during the two years reported are about one-half inch for 24 hours, and run-off at the rate of one-fifth of an inch or over last from five days to 20 days, one-sixth of an inch or over from seven days to 24 days. Summer freshets are very likely to occur, giving a run-off of one-fifth of an inch, and may occur giving as much as the maximum spring run-off, or one-half inch.

"From the observations and data above given, I have estimated that the improvement of the Nottawasaga River for drainage purposes should, if possible, provide a carrying capacity of one-fifth of an inch of run-off in 24 hours. Using a smaller co-efficient of friction for the improved channel than for the natural channel, and placing this at .030, the required channel would be 15 feet deep below the level of the lands in the swamp, 100 feet wide in the bottom, from Mad River to Willow Creek, and thence 120 feet wide in the bottom to an outlet below the Oxbows in the 16th Concession of Sunnidale, side slopes one to one, and top width approximately 30 feet more than the bottom width. From the cross sections of the river which I have plotted, I have computed the amount of excavation necessary to provide such a channel at 4,000,000 cubic yards, of which 1,392,000 would be between the Mad River and Edenvale, 1,438,000 between Edenvale and the head of Jack's Lake, and 1,170,000 between the head of Jack's Lake and the outlet. A considerable portion of this excavation would be due to the widening of the existing channel. A reduction of 20 feet in the above widths, making the bottom widths 80 feet and 100 feet instead of 100 feet and 120 feet respectively, would reduce the amount of excavation about 30 per cent., and would reduce the carrying capacity of the channel to one-sixth of an inch of run-off in 24 hours, the reduction in cost being relatively greater than the impairment of efficiency. While this would leave the swamp lands subject to flooding at times, I believe it would relieve them to so great an extent that they would be practically safe for cultivation.

"There are some unusual features of the proposed scheme which make the estimating of excavation costs somewhat uncertain. It is my opinion that 20 cents per cubic yard would be about as favourable a price as could be expected at the present. No single type of dredge or excavating machine is suitable for performing the whole of the work, and it is probable that two or three different types of machine would be required. Drag line excavators or similar machines, travelling on the banks, would be able to make the excavation and dispose of the material in one operation excepting in those rather numerous sections of the river where there are very high banks on either or both sides. A floating dipper dredge would be even more seriously handicapped in the disposal of material than a drag line type of machine would be in travelling on the banks. A hydraulic dredge, discharging semi-fluid material through pipes to almost any required distance would be able to handle most of the work of excavation and disposal of material, but would require about 12 feet depth of water in which to operate, large areas of low lands on which to discharge material, and the assistance of a dipper dredge, drag line, or similar machine to remove sunken logs, trees and large boulders from the channel, as well as to build up levees in places to retain the semi-fluid material discharged through the pipes.

"In addition to the excavation it would be necessary in case of proceedings under the Municipal Drainage Act to provide for any highway bridges rendered necessary by the improvement of the river, and also to compensate land owners for any damage occasioned by the work, particularly damage caused by disposal of excavated material. Of the four highway bridges in the course of the work, that on the road between the 3rd and 4th Concessions of Flos would require under-pinning or rebuilding of the abutments; the other three will require to be rebuilt in a short time quite independently of any improvement of the river. Damages to lands can hardly be estimated at the present time, nor would it be proper for me to express any judgment on a matter which must be left solely to the discretion of the engineer reporting under the provisions of the Municipal Drainage Act. The total amount chargeable to the drainage scheme on account of the highway bridges and damages to lands would, however, be small in proportion to the cost of excavation.

"Incidental expenses of engineering, assistance, by-laws and superintendence under the provisions of the Municipal Drainage Act may be estimated between six per cent. and ten per cent. of the cost of the actual work.

"On the basis of the data and calculations given above, I have estimated that the improvement of the river sufficiently to provide for a run-off from the drainage area of one-fifth of an inch in 24 hours would cost eight hundred and sixty thousand dollars ($860,000.00), and that the cost of improvement sufficient to provide for a run-off of one-sixth of an inch in 24 hours would be six hundred and fifteen thousand dollars ($615,000.00).

"Various suggestions have been made from time to time for altering the course of the river to shorten the distance to Georgian Bay and thereby improve the fall. Among these suggestions has been a cut from the Oxbows to the Bay. A cut from the upper end of the Oxbows would be made through high ridges, and a cut from below the Oxbows would be too far down stream to serve any useful purpose. Another suggestion has been to make an outlet direct from some point near the head of Jack's Lake to the Bay, which would be about three miles long instead of 12

miles as by the existing course. The feasibility of this latter scheme would depend entirely on the nature of the ground and the depth of cut required. The surface slope of the water would be greatly increased by shortening the distance, and therefore, a much smaller sectional area would carry the same quantity of water. If a course three miles long could be located in which the average elevation of the ground surface would not be more than 12 feet above the elevation of the present river flats, a new outlet might be constructed which would give the same carrying capacity as the longer course around the river, with a less bottom width, but with the same amount of excavation. I cannot see that this scheme would be any better than the improvement of the river unless a location very favourable as to levels could be made.

"A condition essential to the carrying out of any scheme of this kind under the provisions of the Municipal Drainage Act is that the cost of the work should not grossly exceed the benefits reasonably expected to be derived. This principle was laid down by the Appellate Division of the Supreme Court of Ontario in the case of Colchester N. vs. Anderdon in 1915, and has not been altered by any subsequent decision or legislation. Careful consideration should therefore be given not only to the estimated cost of the proposed improvement of the Nottawasaga River, but also the anticipated benefits, regardless of how the money is to be raised, or how the assessment is to be made. Should the actual benefits of the scheme which benefits are naturally limited to the low lands, be equal to, or greater than the amount actually assessed for benefit against the same lands, this in itself would not warrant the expenditure of further sums contributed by way of grants, or assessment levies on high lands, unless the whole scheme would in some way, directly or indirectly, give results commensurate with its cost. It is with a particular view to allowing careful consideration of this phase of the question that I have considered it advisable to make this interim report rather than a formal report with details of costs, allowances and assessments required by the Act. I would also point out in this connection that the construction of a main or trunk drain does not in itself give complete drainage to low lying lands, but that the further improvement of tributary streams and the construction of farm drains would necessarily follow.

"If it is determined that the cost of the scheme is warranted, there are still some serious, though not insuperable, difficulties in the way of applying the provisions of the Municipal Drainage Act to the proposed improvement of the Nottawasaga. An assessment made in the usual way and divided between benefit assessment on low lands, outlet liability on lands provided with improved outlet and injuring liability on lands artificially drained in such a way as to increase the flow of water in the stream, would extend over 17 townships and a number of towns and villages. The examination of an area of this magnitude sufficiently to fix liability, and particularly injuring liability, on individual land owners, and to exclude from assessment riparian owners, who have the right to drain without rendering themselves liable to assessment for injuring liability, would be a very lengthy and difficult task. A practical way out of this difficulty was found in the improvement of the outlet of the Aux Sables River in the County of Lambton by assessing the entire cost of the work against the owners of low lands, who were willing to bear the cost in order to get immediate results and to avoid delays and possible litigation.

"Should the cost of reclaiming the Big Swamp by gravity drainage through the improvement of the river be found prohibitive, there is still the alternative of embanking separate areas of the swamp in such a way as to prevent overflow. Drainage from the embanked areas could be provided in flood time by pumping, and in times of low water by gravitation. It is quite possible that areas of a few thousand acres each might be reclaimed from time to time in this way, and that the total cost would be less than the cost of gravity drainage alone. The material for such embankments could be taken from the sides or bottom of the river and tributary streams by dredging, so that the channels would be improved and the embankments constructed at the same time.

"I submit herewith a plan, scale 40 chains to the inch, of parts of the Townships of Vespra, Flos and Sunnidale, showing the portion of the Nottawasaga River surveyed. The portion in Vespra is located on the plan from bearings taken with a prismatic pocket compass. The location of the portions in Flos and Sunnidale are taken from the map prepared by E. Stewart, O.L.S., in 1899.

"I also submit a profile and cross sections showing the elevations and soundings of the river taken by myself and party from October 24th to November 2nd, inclusive, 1922. The profile, horizontal scale 800 feet to the inch, vertical scale 20 feet to the inch, shows:

(a) The bottom of the river channel throughout the length of the survey.

(b) The surface of the water at the time of survey.

(c) The left or westerly bank of the channel in the Township of Vespra, and the lower bank of the channel through Flos and Sunnidale, the said lower bank being alternately on either side, but not continuous.

(d) The elevation of swamp lands in Vespra at a distance of two or 300 feet back from the channel bank, indicated by spot levels.

(e) Individual high water marks observed, and a continuous high water line indicating average flood elevation.

(f) Proposed grade line for channel bottom.

(g) Bench marks established during the course of the survey for the purpose of retracing the levels when necessary.

"I have examined the profile prepared by E. Stewart, O.L.S., in 1899, showing the slope of the water surface in the river, and I find that the levels shown on that profile agree closely with those now given.

"Cross sections submitted herewith, scale 20 feet to the inch, show the existing channel with the water surface as noted at the time of survey, and the deepening, widening and sectional area of excavation required to give a carrying capacity of one-fifth of an inch of run-off in 24 hours below the level of the swamp lands. Dotted lines on the cross sections showing a width of 20 feet less than the full lines indicate the sections that would be required to give a carrying capacity of one-sixth of an inch in 24 hours. Cross sections are generally 500 feet apart, but this distance is varied where necessary in order to secure typical and fairly representative sections.

"Stations indicated on the plan, profile and cross sections are 100 feet apart, numbered consecutively 0, 1, 2, 3, etc., from the beginning of the survey at the junction of the Mad and Nottawasaga Rivers to 1069 at the farthest down stream point reached in the survey, between the Oxbows and the Oakview summer cottages. Full stations are marked on the ground by numbered stakes, and chaining is also marked on all blazed trees on which bench marks are cut, as well as on occasional other blazed trees.

"If a complete report under the Municipal Drainage Act is desired for consideration by the municipalities directly interested in this scheme, it will be necessary to make a detailed examination of the area to be assessed and of the lands which would be damaged by disposal of excavated material, also of the highway bridges on the Town Line between Vespra and Flos and on the road between Concessions 3 and 4 of the Township of Flos, and some further examination of the river channel for a short distance further down stream than was formerly examined. It is possible also that some improvement in the work, or economy in the excavation, might be effected by means of one or two new cuts across the Oxbows.

"If on the contrary it is decided to take no further action at the present time, it is hoped that the information herewith submitted may prove useful at any future time when the improvement of the Nottawasaga River is again considered, as it undoubtedly will be. Among the possibilities of the future are increasing values of agricultural lands, decreasing cost of excavation, changes in the Drainage Laws, and a systematic record and study of run-off data which might warrant the construction of a smaller drainage channel that I have advised herein. It is quite possible that a future combination of circumstances might make this scheme more attractive and more certain of profitable returns that it appears to be at the present time."

(Sgd.) Geo. A. McCubbin,
O.L.S., M.E.I.C.

Chatham, Ont., Jan. 20th, 1923.

IMPROVEMENTS TO WATER SYSTEM AND FIRE PROTECTION FOR THE NORTHERN ACADEMY, MONTEITH, ONT.

A steel tank of 85,000 imperial gallons capacity on 110-foot elevated tower was erected by the Canadian Des Moines Steel Co., of Chatham, at the contract price of $13,450.00. Two riser pipes were used, one of 8 inches connected directly to the 6-inch fire main and a 6-inch connected to the 4-inch domestic supply system. The 6-inch riser pipe was continued up through the tank to about 7 feet from the top, so that approximately 65,000 gallons will always be in the tank and ready for use on the fire main. The upper 20,000 gallons is used for domestic purposes and is pumped as required. In order to prevent the tank from freezing, the riser pipes are protected with a four-ply, three air space frost-proof casing and a heating system to keep a circulation of water through the riser pipes was also installed. The four large foundation pedestals which carry the structure, the valve pit and heater house were built by day labour under Public Works Foreman J. A. Boulay.

About 450 feet of 4-inch C.I. pipe connecting the tank with the discharge pipe from the pumphouse was laid. A fire main of 6-inch C.I. pipe, 400 feet long, was laid from the tank to the main building and one hydrant put in place. The hydrant is two-way and conveniently situated to all the buildings. Provision was made for extending this 6-inch fire main should it be considered advisable to do so at some future date.

A Worthington vertical triplex power pump of 100 imperial gallons per minute against a 200 pound pressure was installed in the pump house. It is belt-driven with a 15 horsepower motor. The cost of the new pumping unit installed,

was about $1,250.00. The former pump is being retained in place as an auxiliary unit, equipped to run by a gasoline engine in case of any trouble at the electrical power plant.

The total cost of the tank, pump, laying of mains and installation of hydrant, etc., was approximately $18,000.00. On completion of the work, the whole system both domestic and fire, were given a thorough test and found to be very satisfactory. The work was carried out under the direction and supervision of J. S. Leitch, Assistant Engineer of this Department.

DRAINAGE WORKS CONSTRUCTED BY THE DEPARTMENT

Kenora District Drains

Jaffray Township	Lot 3, Concession 7	1,700	feet.
" "	" 4, " 6	4,000	"
Melick "	Lots 13 and 14, Concession 2	2,700	"
" "	Lot 4, Concessions 7 and 8	5,100	"

Work done under the direction of G. H. Hudson, Road Inspector.

Manitoulin District Drainage

Assiginack Township	Lot 31, concession 7	230	rods.
" "	" 22, " A	20	"
Barrie Island "	" 16, " 7	126	"
" " "	Lots 6 and 7, Concessions 4 and 5	180	"
Campbell "	Lot 23, Concessions 8 , 9 and 10	380	"
" "	Lots 8 and 9, Concessions 11-12	135	"
" "	" 1, 2, 3 " 14-15	220	"
Carnarvon "	" 12 and 13, Concession 7	115	"
" "	Lot 1, Concession 11	160	feet
Howland "	Lots 19 and 20, Concession 11	140	rods.
Merritt "	Lot 11, Concession 4	80	"
Mills "	" 9, " 8 and 9	90	"

$2,395.00 was expended on this work, which was done under the direction of J. E. Vanmeer, Road Inspector.

Algoma Drainage

Hallam Township	Lots 8, 9 and 10, Concessions 2-3	487	rods.
Hilton "	Kaskawang River	250	"
Johnston "	Lot 5, Concession 4	160	"
Plummer "	Lots 7 and 8, Concession 4	111	"
" "	Concessions 4-5, McKinnon Creek	480	"
Rose "	Section 19	70	"
Striker "	Lots 10 and 11, Concession 1	160	"
Tarbutt Add'l "	Lot 11, Concession 5	120	"
Thompson "	Section 8	160	"
" "	" 21	160	"
Victoria "	" 15	90	"

$2,406.00 was expended on this work, under the direction of Jas. Barkley, Road Inspector.

Sudbury Drainage

The following drains were opened up in the Sudbury District:

Balfour Township		Lot	3,	Concession	3	95	rods.
"	"	Lots	8 and 9,	Concession	3	180	"
"	"	Lot	5,	Concession	8	300	"
Blezard	"	Lots	7, 8, 9, 10,	Concession	5	416	"
"	"	"	5 and 6,	Concession	3	270	"
"	"	Lot	12,	concession,	4	91	"
"	"	"	8,	"	5	90	"
"	"	"	9,	"	5	57	"
"	"	"	9,	"	5	180	"
"	"	"	9,	"	6	94	"
"	"	"	11,	"	6	120	"
"	"	"	5,	"	6	217	"
Broder	"	"	5,	"	4	129	"
"	"	"	5,	"	5	180	"
Capreol	"	Lots	6 and 7,	Concession	4	98	"
Dill	"	Lot	12,	Concession	6	120	"
"	"	Lots	11 and 12,	Concession	6	195	"
Dowling	"	Lot	2,	Concession	3	120	"
Hanmer	"	"	5,	"	3	190	"
Rayside	"	"	3,	"	3	72	"
"	"	Lots	8 and 9,	Concession	4	78	"
"	"	"	8,	"	6	129	"
Waters	"	"	4,	"	6	214	"

$2,500.00 was expended on the work in the Sudbury District, which was done under the direction of Basile Ethier, Road Inspector.

Sturgeon Falls District Drainage

The following drains were opened up in the Sturgeon Falls District:

Badgerow Township		Lot	11,	Concession	3	75	rods.
Caldwell	"	"	9,	"	6	106	"
Casimir	"	"	10,	"	3	11	"
"	"	"	10,	"	5	15	"
Hugel	"	"	1,	"	2	180	"
"	"	"	7,	"	3	141	"
"	"	"	7,	"	4	78	"
"	"	"	1,	"	4	45	"
Jennings	"	"	3,	"	4	100	feet rock
"	"	"	8,	"	5	100	" "
Kirkpatrick	"	"	8,	"	1	20	rods.
"	"	"	7,	"	4	165	feet rock
MacPherson	"	Lots	4 and 5,	Concession	2	341	rods.
"	"	Lot	6,	Concession	4	18	"
"	"	"	5,	"	5	42	"
"	"	"	12,	"	5	66	feet rock
"	"	"	7,	"	6	50	rods.
"	"	"	10,	"	5	100	feet rock

$2,472.00 was expended on drainage in the Sturgeon Falls District. The work was done under the direction of Nathan Swain, foreman public works.

Temiskaming District Drainage

Brethour Drain, Concession 5.—Work of last year was continued to the outlet on Lot 11, Concession 4, Hilliard. Timber felled by the big fire was removed over a length of 500 rods, 88 rods were stumped and 156 rods of ditch constructed.

Sutton Creek Drain, Casey.—Work was done in the 1st and 2nd Concessions. A stretch of 729 rods in length was cleared to a width of 15 feet; 508 rods of ditch was constructed.

Hilliard Drain, Lots 7 and 8, Concession 6.—240 rods of an old drain was cleared of logs, brush and rubbish and 200 rods of ditch constructed.

$1,052.00 was expended on the drainage work in Temiskaming, done under the direction of W. E. Kerr, foreman public works.

Nipissing District Drainage

The following drains were opened up in the District of Nipissing:

Bonfield	Township	Lot	14,	Concession	B	50	rods.
"	"	"	2,	"	1	45	"
"	"	"	27,	"	1	80	"
"	"	"	27,	"	2	60	"
"	"	"	9,	"	9	55	"
"	"	"	5,	"	10	45	"
"	"	Lots 11 and 12,	Concession		10	110	"
"	"	Lot 28,	Concession		10	35	"
Cameron	"	"	8,	"	B	40	"
Calvin	"	"	10,	"	7	41	"
Chisholm	"	"	12,	Concessions	8 and 9	60	"
"	"	"	10,	Concession	10	55	"
"	"	Lots 13 and 14,	Concession		10	90	"
"	"	"	2 and 3,	"	11	35	"
"	"	"	11,	Concession	13	45	"
"	"	"	20,	"	13	40	"
"	"	"	11,	"	17	14	" rock
Ferris	"	"	19,	"	1	55	"
"	"	"	18,	"	3	27	"
"	"	"	19,	"	3	45	"
"	"	Lots 6 and 7,	Concession		6	55	"
"	"	Lot 16,	Concession		6	22	"
"	"	"	9,	"	7	22	"
"	"	Lots 15 and 16,	Concession		7	60	"
"	"	Lot 20,	Concession		8	80	"
"	"	Lots 14 and 15,	Concession		8	45	"
"	"	Lot 13,	Concession		9	55	"
"	"	"	14,	"	9	65	"
"	"	"	20,	"	9	41	"
"	"	"	14,	"	13	55	"
"	"	"	12,	"	14	50	"
"	"	"	11,	"	14	37	"
"	"	"	16,	"	14	20	"
Mattawan	"	"	14,	"	8	60	"

Papineau	Township	Lot	8,	Concession	8	35	rods
"	"	"	31,	"	9	45	"
"	"	"	5,	"	10	25	"
"	"	"	26,	"	10	60	"
"	"	"	7,	"	11	68	"
"	"	"	10,	"	11	42	"
"	"	"	15,	"	12	25	"
"	"	"	20,	"	12	20	"
Widdifield	"	"	15,	"	A	25	"
"	"	"	1,	"	B	45	"
"	"	"	20,	"	C	60	"
"	"	"	16,	"	C and 1	85	"
"	"	"	22,	"	1	50	"
"	"	"	22,	"	2	43	"

$2,624.00 was expended on drainage work in the Nipissing District. The work was done under the direction of Patrice Rochefort, Road Inspector.

Parry Sound Drainage

A rock ledge was removed from a creek on Lot 35, Concession 7, Carling Township. The cut is 57 feet long and 5 feet wide. $198.00 was expended on the work.

A rock cut was also made in a creek bottom on Lot 3, Concession 11, Monteith Township. This cut is 90 feet long, 4 feet wide and averages 3½ feet in depth. Cost $301.95.

Bernard Lake Outlet.—An old lumberman's dam, now unused, was removed from the outlet of Bernard or Stony Lake, near Sundridge in the Township of Strong. The old dam was removed and bridge renewed and the channel improved to give a free discharge to the water. $606.00 was expended on the work. This drainage work was done under the direction of John Orr, Road Inspector.

Muskoka Drainage

A drain, 80 rods in length was opened up on the river road, Lot 16, Concession 7, Draper, 30 cubic yards of rock was blasted and three cedar culverts placed.

A short job of rock blasting was done on Lot 14, Concession 5, Macaulay. A rock cut 85 feet long was opened up, also 20 rods of ditch.

Henshaw Lake Drain.—A creek bed was cleared out over a distance of 60 rods, and a rock cut 66 feet long put in on Lot 27, Concession 2, Medora, to lower the water of Henshaw Lake and provide drainage for a section of the Port Carling Bala Road.

Brandy Lake Drainage.—The outlet of Brandy Lake was improved in the Township of Monck, to provide drainage for a section of the Bardsville Road. A cut 30 feet long was opened through a rock ledge, and a large amount of boulders removed from the creek bed.

Stephenson Drainage.—260 rods of creek bed were cleaned out and some sharp elbows in the creek cut on Lots 13, 14 and 15, Concession 6, Stephenson, to provide drainage for a section of the Muskoka Road, west of Utterson.

Wood Drainage.—A rock cut, 485 feet long, was opened up at Lots 11 and 12, between Concessions 5 and 6, to drain a beaver meadow and a section of the Long Point-Torrance Road. The cut is 3½ feet wide and from 1 to 6 feet deep. The

pond water was lowered 27 inches. $2,290.00 was expended on drainage work in Muskoka. The work was done under the direction of Wm. Lowe, Foreman Public Works.

Simcoe District Drainage

Willow Creek Drain, Vespra.—This work consisted of clearing out the old course of Willow Creek through the Big Swamp in Vespra. The work started in 1920 at the Nottawasaga River and continued upstream from year to year, reaching the objective, the junction of the north and south branches at Lot 10, Concession 11, Vespra, in 1923. The total distance covered in the four years' work was 3,392 rods. In addition to this, a new cut, 80 rods long, was opened up on Lot 10, Concession 10, where the north branch was badly obstructed. Throughout the entire length the creek was cleared of logs, brush and rubbish, and a clear channel was opened up to give the water a free flow. In 1923, $2,463.00 was expended on the work. The work was done under the direction of Edward Dutton, Road Inspector.

North Bruce District Drainage

Arran Lake Outlet.—A creek between Arran Lake and the Sauble River, 560 rods long, was cleared of logs, brush and rubbish to give a free discharge to the water from Arran Lake.

Duncan Lake Drain, Lindsay.—A creek bed, 270 rods long, was cleared of logs, brush and rubbish, and a ditch constructed, 150 rods long, 8 feet wide and 2 feet deep. Also 50 rods, 8 feet wide and 1½ feet deep.

Martin Drain.—A drain, 375 rods long was opened up in the 2nd Concession of Arran township. The drain has a mean width of 5 feet and averages 2 feet, 4 inches in depth. $924.00 was expended on the work, which was done under the direction of D. J. Craig, Road Inspector.

North Ontario District Drainage.

Currie-Arthurs Drain, Rama.—The drain commences on Lot 19, Concession D, and runs west onto Lot 18, thence north to Lot 18, Concession E. Thence east and north across Lots 18, 19 and 20, discharging into Head River. The total length is 413 rods. The drain is from 5 to 7 feet in width and from 1½ to 4 feet in depth.

Duffy-O'Connell Drain, Rama.—This work commences at the front of Lot 5, Concession E, and runs west and south a distance of 554 rods, discharging into Head River on Lot 7, Concession G. The creek bed was cleared of logs, brush and rubbish, and a rock ledge 50 feet long was lowered 2 feet on Lot 6, Concession F.

Hayes-McDonell Drain, Rama.—The drain commences at the south part of Lot 16, Concession 2, and runs north to the north part of Lot 16 in the 3rd Concession, a distance of 510 rods, discharging into a swamp. The drain is from 6 to 8 feet in width and from 1½ to 3½ feet in depth.

O'Connell-Healy Drain, Mara.—This drain commences on Lot 18 in the 10th Concession and runs north east to and across the C. N. Ry. right-of-way. Thence east along the railway to Lot 16, thence north to the 11th Concession Road, a total length of 222 rods. The drain is from 4 to 8 feet wide and has an average depth of 2½ feet.

$1,492.00 was expended on this work, which was done under the direction of Neil Hayes, Road Inspector.

Addington and Frontenac Drainage

Hinchinbrooke Drainage.—This work consists of a rock cut in the Napanee River on Lot 19, Concession 10, to relieve a stretch of road that is frequently submerged. This is cut is 275 feet long, 20 feet wide, and from 2 to 3 feet in depth.

Salmon River Drainage, Kennebec.—This work is located on Lot 14, Concession 7. This work consisted of removing rock, sand bars, logs, brush, etc., from the river channel. The obstruction caused an overflow on the Arden Road and a large area of arable land. $595.00 was expended on the two jobs under the direction of W. W. Pringle.

Petworth Dam Rock Cut.—Located at Lot 19, Concession 6, Portland. A dam has been maintained for a number of years at this point across the channel of the Napanee River. The dam was located on a ledge of rock that outcrops in the river channel. Lately the dam has been removed, but the rock ledge still retards the flow in the river. At every flood important roads in the township are submerged and thousands of acres of arable lands are rendered unfit for cultivation. In 1922 considerable rock was removed from the obstructed channel, but little relief was obtained. This year a grant of $4,000.00 was secured from the Legislature to complete the work. The obstruction extends from the Village of Petworth upstream about half a mile to the location of the dam. At the dam, and above it, the rock was blasted to a uniform bottom, and below the dam the channel, over a width of 50 feet, was cleared of all loose rock. The water level above the old dam has been lowered to a considerable extent, but the important result is in providing a free discharge for the flood waters. $4,744.00 was expended on the work. Thos. McCumber of Verona was foreman in charge.

DRAINAGE AID GRANTS IN THE YEAR 1923

Burk Drainage Scheme Repairs, Township of Harwich, East Kent

A full description of the Burk drain is given in the Public Works Report of 1922. It is a pumping scheme located on the Lake Erie shore, near the Rondeau.

The original work was constructed in 1915 and 1916, but before the work was fully completed, trouble developed with the embrankments, owing to the great depth of peat and the light quality of the soil comprising the banks.

Application was made to the drainage referee, who ordered immediate repairs. W. G. McGeorge, C.E., was employed to report on the necessary work of repair. His report was adopted by the council of Harwich on the 11th day of February, 1918. This report practically provided for renewing the work in accordance with the original plans of 1914, at an estimated cost of $21,000.00.

In 1919, while the repairs were under way, a severe storm broke the bank on the east side, adjoining the Rondeau, and flooded the marsh, causing great damage to a promising crop. Application was again made to the Referee who ordered repairs and improvements to make the scheme effective.

W. G. McGeorge was again instructed to report on repairs and improvements, and his second report was adopted on December 12th, 1921. This report provides for restoring the original banks where damaged, the construction of an internal drain and embrankment, whereby the scheme may be divided and part of the area saved from damage in case the banks should again give way. The estimated cost of the second repair and improvement was $29,782.00. The total cost of the drainage scheme on which the work was nearly continuous from 1915 to 1922, exceeds $90,000. The area of marsh land reclaimed is about 1,700 acres. The cost to the greater part of the marsh is above $60.00 per acre, exclusive of the cost of pumping.

I examined the scheme in the fall of 1922 and found the work completed in a satisfactory manner.

On report, the grant of $9,000.00 provided for this work was paid to the Treasurer of the Township of Harwich.

Drain 1 and 2, Township of East Luther

This drain was constructed under the Provisions of By-law No. 507 of East Luther and under the report of R. F. West, Civil Engineer. The drain consists of two main branches, having a common outlet in the lower portion of the work.

Drain No. 1 commences near the south part of Lot 23 in the 4th Concession of East Luther and extends southeast a distance of 9,975 feet to its junction with Drain No. 2. Thence the common outlet extends south and east a distance of 4,975 feet, the work ending on Lot 28, in the 2nd Concession.

Drain No. 2 commences at the line between Lots 22 and 23, near the front of the 3rd Concession and extends east a distance of 9,160 feet, joining drain No 1 at the centre of Lot 26, at the front of the 3rd Concession.

Drain No. 1 has a bottom width of 4 feet at the head and widens to 12 feet at the outlet. The depth varies from 3 to 7 feet.

Drain No. 2 has a bottom width of 4 feet at the head and widens to 8 feet at the junction with Drain No. 1. The depth varies from 3½ to 6 feet.

The estimated cost of the entire work was $16,176.60, but the full cost as reported by the Township Treasurer was $15,639.02.

In the estimates of 1922-23, a grant of $3,200 was provided for Drain 1 and 2, East Luther. I examined this drain on September 13th, 1923, and found the work completed in a satisfactory manner.

On report, the grant of $3,200.00 provided for this work was paid to the Treasurer of the Township of East Luther.

Drain No. 16, Township of East Luther

This drain was constructed under the authority of By-law No. 513, of East Luther, and under the report of R. F. West, C.E. The drain is a trunk outlet for a large drainage basin in the Townships of Proton, West Luther, and East Luther. The work commences at the townline between East and West Luther in the south part of the 12th Concession. It extends easterly and southerly through the 12th, 11th and 10th Concessions of East Luther, a distance of 22,500 feet, the work ending on Lot 25, at the road between Concessions 9 and 10. The excavation ends at the road between Lots 24 and 25. On the lower end of the work, the creek bed is cleared out for a width of 30 feet. The drain has a bottom width of 8 feet, at the head and widens out to 12 feet where the excavation ends. The depth varies greatly, the upper half runs from 3 to 6 feet, while the lower half runs from 1½ to 5½ feet.

The estimated cost of the work was $5,477.62, which was assessed by the Engineer on the lands and roads affected, as follows:

On lands and roads in Proton	$1,352.50
On lands and roads in West Luther	1,715.50
On lands and roads in East Luther	2,409.62

The final report of the cost of the work, including all incidental expenses, as prepared by the Engineer, was $13,285.87, leaving a balance of $7,808.25 to be provided for, against an original estimate of $5,477.62.

I examined the drain in September, 1923, and found the work completed in a satisfactory manner.

In the estimates of 1922-23, a grant of $2,600.00 was provided for Drain No. 16, East Luther.

On report, the grant of $2,600.00 provided for this work was paid to the Treasurer of the Township of East Luther, the initiating municipality.

Northwest Drains, Township of Logan.

These drains were first constructed in 1880, but the cost is not reported. They were again constructed in 1893. In 1899, they were again repaired at a cost of $4,293. In 1907, they were again repaired at a cost of $12,046.25. In 1915, it was found necessary to deepen the common outlet for the drains at a cost of $11,980.00. The present scheme provides for the reconstruction of the upper drains at a cost of $16,587.00.

The work consists of three main channels and a branch drain, a lateral from the Grey branch. The south branch commences at the road between Lots 25 and 26 in the 12th Concession and runs south through the 12th, 11th and 10th and 9th Concessions to the river, a distance of 11,715 feet.

The main drain commences at the Logan Elma townline at Lot 26 and runs south to the centre of the 13th Concession, a distance of 9,600 feet.

The Grey branch commences at the Logan Grey townline, at Lot 31, and runs south through Lots 31 and 32, to the front of the 11th Concession, a distance of 21,497 feet.

The centre branch at the rear of the 15th Concession, at Lot 29 and runs south and west a distance of 11,715 feet, discharging into the Grey branch near the centre of the 13th Concession.

The Engineer's estimate of the cost of the work was $13,694, which was assessed by him on the lands and roads affected as follows:

On lands and roads in Grey	$540.20
On lands and roads in Elma	1,500.80
On lands and roads in Logan	11,652.90

The final cost of the work as reported was $16,587.00.

In the estimates for 1922-23, a grant of $2,700.00 was provided for the Northwest Drains, Logan.

I examined the drains in September, 1923, and found the work completed in a satisfactory manner.

On report, the grant of $2,700 provided for this work was paid to the Treasurer of the Township of Logan, the initiating municipality.

Raleigh Plains Outlet Drain, Township of Tilbury East, West Kent

This drainage work was constructed under By-law No. 16, passed by the council of Tilbury East in 1920, and under the report of Geo. A. McCubbin, Civil Engineer. The work is near and along Jeanette's Creek, through Tilbury East. The lands on each side of the creek have been reclaimed through pumping

schemes. The lands north of the creek are in the Dauphin Scheme and the lands to the south are in the Forbes Scheme. Heavy embankments have been built up between these lands and the creek. Material for the embankments was secured by dredging cuts outside of the creek channel. These cuts were not connected with the creek channel in a manner to provide an outlet for the creek waters.

Jeanette's Creek is the outlet for the Raleigh Plains, as well as for the greater part of that Township. The Township of Raleigh had improved the creek channel bringing a heavy flow of water down to the Tilbury townline. This flow was great and the Forbes and Dauphin pumping schemes were endangered, so it became necessary to improve the discharging capacity of Jeanette's Creek through Tilbury East and also to improve the embrankments on each side of the creek.

The present work consists of deepening and widening the two dredge cuts constructed in connection with the Forbes and Dauphin drainage schemes and properly connecting them with the channel of the creek to make an auxiliary effective outlet for the waters of Jeanette's Creek. The work commences at the Raleigh-Tilbury townline and extends west near and along Jeanette's Creek to the Grand Trunk Railway, where a safe discharge is secured. The length of the work is about four miles.

The two channels are similar, 8 feet in depth below ordinary summer level, 28 feet wide at the bottom and 40 feet wide at the summer level, where the banks are above summer level, the slope is continued at "¾ to 1." The excavated earth is all used in building and strengthening the embankments along the Forbes and Dauphin Drainage Schemes. The drainage area affected by the work comprises about 90,000 acres. The estimated cost of the work was $43,300 which was assessed by the Engineer as follows:

On lands and roads in Tilbury East	$16,850.80
On lands and roads in Raleigh	25,120.20
On lands and roads in Harwich	1,229.00
On lands and roads in City of Chatham	100.00

The final cost of the work as reported by the Treasurer of Tilbury East was $45,790.54.

I examined the drain in September of this year and found the work completed in a satisfactory manner.

On report, the grant of $9,000 provided for this work was paid to the Treasurer of the Township of Tilbury East, the initiating municipality.

St. Raphael's Drainage Scheme, Charlottenburg and Lancaster

This work consists of deepening, widening and straightening a stream, commencing at the centre of Lot No. 10 in the 7th Concession of Charlottenburg. The work extends east through the 7th Concession, crossing into the Township of Lancaster, near the front of the 6th Concession in the latter township. It then runs southeast, through Lancaster, reaching a proper outlet at the front of the 3rd Concession at Lot 21. The total length of drain is 55,149 feet, nearly 10½ miles. The depth of the drain varies from 3 to 8 feet and the bottom width ranges from 5 feet at the head to 10 feet at the outlet. Side slopes "½ to 1" throughout.

The drainage area comprises 4,604 acres, 1,561 in Charlottenburg and 3,043 in Lancaster.

The total estimated cost of the work was $13,357.00, but the final cost as reported was $20,231.00. This amount was assessed as follows:

On lands and roads in Charlottenburg	$11,646.92
On lands and roads in Lancaster	8,384.08

The work was examined by J. S. Leitch, Assistant Engineer, Public Works, who reported the work as fully completed and in a satisfactory manner.

On report, the grant of $4,000.00 provided for this work was paid to the Treasurer of the Township of Charlottenburg, the initiating municipality.

DRAINAGE AID GRANTS IN 1923, UNDER THE PROVISIONS OF "THE PROVINCIAL AID TO DRAINAGE ACT, 1921"

Cross Creek Drain in the Township of Caledonia

The Engineer's report on this drain was adopted by the council of the Township of Caledonia on December 12th, 1919, under By-law No. 13. The petition for aid was filed with the Department of Public Works on April 12th, 1921, prior to the passing of the Provincial Aid to Drainage Act, 1921.

This drainage scheme was designed to reclaim a large area of swamp land in the northeast part of the Township of Caledonia. This area may be properly classed as a tamarac swamp. A covering of muck or peat overlies the clay subsoil to a depth of from 1 to 4 feet.

To effect the drainage of this area, a trunk channel was constructed, commencing in Cross Creek at a point where there is a good natural outlet, on Lot 11 near the front of the 1st Concession and extending southerly along a water course to a point near the centre of the 4th Concession, a distance of about 4½ miles. In the 3rd Concession, three branch drains were constructed, extending east and west from the main drain.

The main drain varies in depth from 4 to 9½ feet. The bottom width at the upper end is 6 feet and gradually widens to 9 feet at the outlet. The side slopes are "½ to 1" for each side. Where the drain runs through the bog, the bottom is from 4 to 5 feet below the surface of the clay subsoil. If the overburden of muck or peat is ever burned off, there will still be ample depth for drainage. The drainage area comprises 5,032 acres of which 268 acres are in the Township of West Hawkesbury.

The drainage assessments are unusually high, running as high as 90 cents per acre for each year for 20 years.

The total cost of the scheme as reported was $20,619.48. On branch drains $1,854.24. Incidental expenses, $1,552.39. Main drain, $17,212.85. The incidental expenses amount to $8\frac{1}{7}\%$ of the cost of the work. Hence the cost of the trunk channel, including a pro rata share of incidental expenses, amounts to $18,614.28.

Under the provisions of the Provincial Aid to Drainage Act, 1921, a municipality is entitled to a grant of 20% on the expenditure on a trunk channel, including a pro rata share of incidental expenses, which in this case amounts to $3,722.86.

On report, a grant of $3,722.86 was paid to the Township of Caledonia, the initiating municipality.

Drain No. 5 and 6, Township of West Luther

This work was carried out under the provisions of By-law No. 310 of the Township of West Luther, according to plans prepared by C. D. Bowman, O.L.S., adopted by the council of West Luther on February 23rd, 1921. The petition for aid was filed in this Department on December 13th, 1921.

This drain commences at the west line of Lot 12 in the 4th Concession of West Luther, and extends south and east along a water course to the south boundary of the Township at the line of Lots 17 and 18. It is then continued southerly into the Township of West Garafraxa, a distance of 10,200 feet, reaching a sufficient outlet at the front of Lot 22, in the 8th Concession of West Garafraxa. The total length of the drain is 39,000 feet, nearly 8 miles.

The bottom width of the drain varies from 1 foot in width at the head, to 10 feet at the outlet. The depth varies from 3 to 6 feet, but is sufficient throughout for the effective drainage of the adjoining lands.

I examined the drain in August, 1922, and found the work completed in a satisfactory manner.

This drain is a trunk channel within the meaning of Section 3 of the Provincial Aid to Drainage Act, 1921. The expenditure on the work, according to the certified statement of the Treasurer of the Township, amounted to $14,933.67.

On report, a grant of $2,986.73 was paid to the Township of West Luther, the initiating municipality.

East Pelee Marsh Drain Improvement, Mersea Township, South Essex

This work was done under the report of John Newman, C.E., adopted by the council of Mersea on May 16th, 1921. The petition for aid was filed in the Department of Public Works on March 19th, 1922.

This Pelee Marsh Drain is a pumping scheme that has been in operation or a number of years. The present work covered by the Engineer's report comprises installing new machinery, consisting of a 60 horsepower oil engine and installing a new steam boiler of 110 horsepower capacity and repairs to the pump house.

The total cost of this work, as reported by the Township Treasurer, was $10,237.86. I examined the work in 1922 and found the repairs carried out and the new machinery installed in a satisfactory manner.

On report a grant of $2,047.00 was paid to the Township of Mersea.

Hooper-King Drain, Raleigh Township, in West Kent

This drain was constructed under the provisions of the Municipal Drainage Act, under the report of W. G. McGeorge, C.E., adopted by the Municipal Council of Raleigh on July 27th, 1921. The application for aid was filed in this Department on September 26th, 1921.

This drain is located on the south side of the road between Concessions 3 and 4 of Raleigh and extends west from the line of Lots 11 and 12 to the Raleigh Plains Drain at Lot No. 3, a distance of 10,560 feet, two miles. The upper end of the drain has a bottom width of 3 feet, and the lower end a width of 4 feet, with side slopes of "1 to 1" throughout. The old drain was deepened from 1 to 3 feet and the sides were properly sloped. The work was done with a ditching machine.

This drain was originally constructed in 1879 at a cost of $2,324.00. Since the original construction, $4,336.44 has been expended on repairs. The estimated

cost of the present scheme is $12,342.00, which, under the Engineer's report, is assessed against lands and roads in Raleigh affected by the work.

The final cost of the work, as reported by the Treasurer of Raleigh, is $13,715.51.

On report, a grant of $2,743.00 was paid to the Township of Raleigh.

Purdie Creek Drain, Chatham Township, West Kent

This drainage work was constructed under the provisions of the Municipal Drainage Act, and under the report of W. G. McGeorge, C.E., which was adopted by the Council of the Township of Chatham on May 1st, 1922. The petition for aid was filed with the Department of Public Works on March 1st, 1923.

The trunk channel of Purdie Creek Drain commences on Lot 18, near the blind line of the 5th Concession, and extends northwest along the natural water-course a distance of 1,620 rods, discharging into Little Bear Creek on Lot 12 in the 9th Concession. The drain has a bottom width at the head of 4 feet and widens out to 10 feet bottom width at the outlet. The depth varies greatly, ranging between 3½ and 10½ feet. The new bottom is from 2 feet to 3 feet, 9 inches below the old bottom. Side slopes "1 to 1" throughout.

The upper end of the drain for a length of 180 rods, consists of field tile, and is eliminated in fixing the total cost, as it cannot be classed as a trunk channel.

The estimated cost of the work, exclusive of the tiled section, was $18,692.98. The final cost, as reported by the Treasurer of the Township, eliminating the tiled section, was $17,361.30. The assessments on the lands affected are unusually high for work of this character, running as high as 8 and 10 dollars per acre on extensive areas.

This is a trunk channel within the meaning of Section 3 of the Provincial Aid to Drainage Act, 1921, and the drain is entitled to aid under said Act.

On report, a grant of $3,472.00 was paid to the Township of Chatham.

Rankin Creek Drain, Dover Township, West Kent

This drain was constructed under the provisions of the Municipal Drainage Act and under the report of W. G. McGeorge, C.E., adopted by the Council of the Township of Dover on June 5th, 1922. The petition for aid was filed with the Department of Public Works on November 25th, 1922.

The drain is in a natural water-course and commences at the east limit of Lot 17 on the east side of the Baldoon Road, and extends west and north along Rankin Creek to the road west of Lot 18 in the 12th Concession of Dover, a distance of 39,700 feet, about 7½ miles. The work consists of deepening and widening an old drain. The new bottom line is from 1 to 3 feet below the old bottom. The bottom width is 3 feet at the head of the drain and gradually widens out to 10 feet at the outlet. Side slopes "1 to 1" throughout. The lower part of the drain was constructed with a dry land dredge and the upper part with teams and scrapers. The drainage area is very narrow and the cost to the lands affected is very high.

The estimated cost of the work was $25,743.00 which was assessed by the Engineer against the lands and roads affected by the drain. The final complete cost of the work, as reported by the Township Treasurer, was $21,936.60.

This is a trunk channel, within the meaning of Section 3 of the Provincial Aid to Drainage Act, 1921, and the drain is entitled to aid under said Act.

On report, a grant of $4,387.00 was paid to the Township of Dover.

Skinner Drainage Works Improvement, Chatham Township, West Kent

This work was constructed by the Township of Chatham under the provisions of the Municipal Drainage Act, under the report of W. G. McGeorge, C.E., which was adopted by the Council of Chatham Township on August 7th, 1922, by By-law No. 1048. The petition for aid was presented on March 1st, 1923.

The Skinner drainage works is a pumping scheme, constructed about 40 years ago. The drainage area comprises some 5,500 acres of low-lying land in the northwest corner of the Township of Chatham. Since construction, the works have given complete satisfaction. The lands embraced in the scheme are exceptionally productive. Of late years, the main drains have been badly blocked with a heavy growth of vegetation and the land owners called for improvement.

The present work calls for the improvement of the two main internal drains and the repair and improvement of portions of the bank at the south and east part of the scheme along Running Creek. The main drain extends from the 5th and 6th sideroad, east and south a distance of 8,100 feet to the pump-house. The other drain is located on the west side of the 5th and 6th sideroad, and extends from the rear of the 3rd Concession south to the bank north of Running Creek in the 1st Concession, a distance of 608 rods. The main drain has a bottom width of 20 feet, with a general depth of about 10 feet. The sideroad drain has a bottom width of 6 feet, while the depth varies from 7 to 12½ feet. Side slopes "1 to 1" throughout. The cost to the lands affected runs from $2.00 to $4.00 per acre, while the annual pumping charges are estimated at 20 cents per acre.

The estimated cost of the complete work was $26,500, which was assessed by the Engineer against the lands and roads affected by the work. The final total cost, as reported by the Treasurer of the Township, was $21,609.97.

This drainage work is a pumping scheme within the meaning of Subsection "B" of Section 3 of the Provincial Aid to Drainage Act, and is entitled to aid under the provisions of the said Act.

On report, a grant of $4,322.00 was paid to the Township of Chatham.

Wade Drain, Chatham Township, West Kent

This drainage work was carried out under the report of W. G. McGeorge, Civil Engineer, adopted by the Council of the Township of Chatham on February 23rd, 1921. The petition for aid was filed in this Department on June 28th, 1921.

This Wade Drainage Scheme is difficult to describe. The area to be drained that necessitated this large scheme is small, comprising some 600 acres. This area is low and formerly drained into the Sydenham River. But when the river was in flood, the water backed up onto the low lands. Immediately west of the Wade area lies a low area that is drained by the Townline Pumping Scheme. It was determined to connect the Wade area with the Townline Pumping Scheme and disconnect it from the former outlet. This necessitated a new outlet for the high lands which was obtained by connecting up with the Maxwell Creek Outlet.

The Wade area was disconnected from the old system by dams placed in the old drains at the northwest, at the southwest and at the southeast corners of the Wade area. The area was then connected with the Townline Pumping Scheme at the Townline. To provide the new outlet for the higher lands, the drain on the south side of the 16th Concession Road across Lots 7, 8 and 9 was improved. The improvement was continued south on the east side of the Prince Albert Road to the 15th Concession Road. Thence west on the south side of the 15th

to the old Maxwell drain. Thence west along the old Maxwell drain to the centre of Lot 2, where it joins the Maxwell Creek dredge cut.

As the Maxwell drain and the Townline Pumping Schemes are already completed and the Wade drainage area was not assessed into these works, the Engineer has charged the Wade drainage area for outlet into the old schemes. The amount so charge is $2,218.00.

This scheme qualifies for aid under both subsections "a" and "b" of Section 5 of the Provincial Aid to Drainage Act, 1921. It is a trunk channel and also a pumping scheme within the meaning of the Act.

I examined the drain in 1922 and found the work completed in a satisfactory manner. The Township Treasurer reports the full cost of the work at $30,163.15.

On report, a grant of $6,032.00 was paid to the Township of Chatham.

Respectfully submitting the above.

I have the honour to be,

Your obedient servant,

A. J. Halford,
Engineer Public Works.

Toronto, October 31st, 1923.

STATEMENT No. 1.

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1923, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date	Work	Subject of Contract.	Contractors.	Sureties.	Amount.
1922 Nov. 9	Kingston Dairy School	Supply and installing refrigerating equipment in Dairy School.	Canadian Ice Machine Co., Ltd., Toronto, Ont.		$9,325 00
Nov. 13	Toronto Garage, rear of No. 25 Queen's Park.	Supply of material and construction of garage, rear of No. 25 Queen's Park.	Thomson Bros., Ltd., Toronto, Ont.	Thomas G. Nicholson, O. Mowat Moore, both of the City of Toronto.	15,862 00
Nov. 28	Kingston Hospital	Supply and installing filtration plants.	Norwood Engineering Co. of Canada, Ltd., Montreal, Que.		4,500 00
Dec. 18	Haileybury Separate School	Supply of material and construction of two roomed permanent school and of one roomed temporary school.	Joseph Isherwood, Haileybury, Ont.		Two roomed one 5,250 00 One roomed one 2,325 00
Dec. 27	Toronto, No. 25 Queen's Park.	Supply of material and installing heating system in new garage, No. 25 Queen's Park.	W. J. McGuire Ltd., Toronto, Ont.		2,090 00
Dec. 29	Hearst Gaol	Supply of material and construction of Gaol Building.	Van Rassel Bros., Contractors, Cochrane.	E. M. Hobson and Alb. T. H Taylor, both of the town of Cochrane, Ont., merchants.	9,880 00
1923 Jan. 18	Parliament Buildings, Archives Branch.	Supply and delivery of cupboards, railings, etc.	Canadian Office & School Furniture Co., Ltd., Preston, Ont.		2,120 00
Mar. 16	London Hospital	Supply and delivery of a 4-stage, deep well pump and motor, F.O.B. cars, London.	Aurora Pump & Mfg. Co. 867 Lansdowne Ave., Toronto, Ont.		3,205 00
Mar. 20	Tomstown and Hilliardton Bridges over White River.	Supply and delivery of steel superstructure.	Canadian Bridge Co., Ltd., Walkerville, Ont.		Tomstown Bridge 11,515 00 Hilliardton Bridge 11,515 00

May 1	Desaulniers Bridge, over Sturgeon River.	Supply and delivery of steel span 189 ft. long, F.O.B. Desaulniers.	Hamilton Bridge Works Co., Ltd., Hamilton, Ontario.	.....	.....	9,000 00
May 22	Guelph Memorial Hall at O.A.C. Guelph, Ont.	Supply and construction of building.	Canadian Engineering & Contracting Co., Hamilton, Ont.	Francis Alb. Magee and James John MacKay, both of the City of Hamilton, Ont.	.....	131,050 00
May 31	Port Arthur Court House.....	Excavation and foundation work.	Charles W. Cox, Contractor, Port Arthur.	Edward T. Ross, farmer and Oscar Styff, Acct., both of the City of Port Arthur.	.....	11,851 15
May 23	Toronto Coal for Parliament Bldgs., Government House and Normal School	Supply of soft coal and hard wood, season 1923-24.	P. Burns & Co., Ltd., King St., E., Toronto, Ont.	Geo. D. MacDonald and John J. Burns, both of Toronto.	Smokeless M.R. to Aug. 1st to June, 1924 Hard wood Pine wood	 7 17 7 77 20 00 14 00
May 23	Toronto Supply Coal, Osgoode Hall, Normal School, Government House, and Parliament Buildings.	Supply of hard coal, season 1923-24.	Standard Fuel Co., King St., E., Toronto.	Ed. A. Miller and Chas. T. Logan, both of Toronto.	Hard coal Pea coal.. Cannel coal	15 00 11 00 15 50
May 23	Ottawa Normal School.....	Supply of hard and soft coal and pine slabs, season 1923-24.	Independent Coal Co., Ottawa, Ont.	Leo R. Motard and J. Douglas Fletcher, both of Ottawa.	Egg coal.. Soft coal.. Slabs.....	11 95 7 95 7 00
May 23	London Normal School.....	Supply of hard coal and pine slabs, season 1923-24.	William Buchanan, London, Ont.	Fred. Wm. Cokes and Thos. G. Hall, both of City of London.	Hard coal Pine slabs	14 75 8 00
May 23	Peterborough Normal School.....	Supply of hard coal and pine slabs, season 1923-24.	W. Scott Co., Ltd., Peterborough, Ont.	Wm. Scott and J. D. Moore, both of City of Peterborough.	Egg coal Pine slabs	15 50 8 00
May 23	Hamilton Normal School.....	Supply of hard and soft coal, season 1923-24.	Gillies-Guy, Ltd., Hamilton, Ont.	P. C. L. Etherington and H. W. Robinson, both of the City of Hamilton	Egg coal Soft coal	15 25 8 50
May 23	Stratford Normal School.....	Supply of soft coal, season 1923-24.	N. R. Fiebig, Stratford, Ont.	James J. Mason and James Trow, both of the City of Stratford.	Smokeless Lump....	10 00

STATEMENT No. 1—*Continued.*

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1923, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date.	Work.	Subject of Contract.	Contractors.	Sureties.	Amount.	
1923						
May 23	North Bay Normal School.....	Supply of pocohontas soft coal and pine slabs, season 1923-24.	Lindsay & McCluskey, North Bay, Ont.	N. R. Charlton and Geo. T. Carruthers, both of North Bay, Ont.	Poco. soft Slabs.....	$12 50 6 00
May 23	Brantford School for the Blind...	Supply of soft and hard coal, season 1923-24.	D. McDonald, Brantford, Ont.	S. P. Pitcher and M. W. McEwen, both of the City of Brantford.	Soft coal Hard coal	8 70 14 00
May 23	Belleville School for the Deaf.....	Supply of soft and hard coal, season 1923-24.	Schuster Co., Ltd., Belleville, Ont.	John Elliott and L. P. Hughes, both of Belleville, Ont.	Slack.... Hard coal	7 35 15 90
June 2	Ridgetown Experimental Farm, labourers' cottages.	Supply of material and construction of labourers' cottages.	Watson & Taylor, Ridgetown, Ont.	W. M. Merrifield and John Bawdon, both of Ridgetown, Ont.	.....	6,350 00
June 21	Charlton Consolidated School....	Supply and erection of school.	Van Rassel Bros., Cochrane, Ont.	Albert T. H. Taylor and Manuel Rothschild, both of Cochrane, Ont.	.....	32,680 00
July 21	Monteith Northern Academy....	Supply and construction steel water tank.	Canadian DesMoines Steel Co., Ltd., Chatham, Ont.	.....	.....	13,450 00
July 23	Haileybury Court House.....	Supply of material and reconstruction of Court House.	Dickie Construction Co., Ltd., Toronto, Ont.	London Guarantee & Accident Co., Ltd., Toronto, Ont.	.....	136,414 00
July 18	Hearst Gaol.....	Plumbing, heating and ventilating system.	A. Lecuyer, Contractor, Timmins, Ont.	Frank Byck and Nick Blakey, grocers, both of Timmins.	.....	4,230 00
July 23	Haileybury Public School building	Supply of material and construction of 12 room school building.	Hill-Clark-Francis, New Liskeard, Ont.	Jas. P. Mulligan and Jas. Taylor, both of the Town of New Liskeard, Ont., Merchants.	.....	86,499 00

July 23	Haileybury Separate School building.	Supply of material and construction of Separate School building	Joseph Isherwood, General Contractor, Haileybury, Ont.	.....	10% on cost of labour and material supplied.	
July 18	Haileybury temporary School....	Supply and erection of three temporary school buildings, with extra 5 ft. to each.	P. H. Joanisse, Contractor, Haileybury, Ont.	.....	$1,765.00 each and $22.00 additional for 5 ft. to each school.	
July 24	Whitby Hospital.....	Supply of structural steel for roof of Administration Building.	Hamilton Bridge Works Co., Ltd., Hamilton, Ont.	.....	.....	4,400 00
Aug. 20	Kingston Hospital.....	Supply and setting up three steam boilers.	Waterous Engine Works Co., Ltd., Brantford, Ont.	.....	.....	7,027 00
Aug. 15	North Cobalt Separate School....	Construction of four room Separate School Building.	Van Rassel Bros., Cochrane, Ont.	Mausa Karam and Edwin Mosely Hobson, both of Cochrane, merchants	.....	12,825 00
Aug. 15	North Cobalt Public School.....	Construction of addition to Public School.	Van Rassel Bros. Cochrane, Ont.	Mausa Karam and Edwin Mosely Hobson, both of Cochrane, Merchants	.....	3,580 00
Aug. 23	Burnt River Bridge.....	Supply and delivery of one 60-ft. steel span, over Burnt River near Gooderham, Co. Haliburton.	Hamilton Bridge Works Co., Ltd., Hamilton, Ont.	.....	.....	1,568 00
Aug. 27	Clare River Bridge.....	Supply and delivery of 50-ft. steel highway span over Clare River, Tp. Sheffield.	Hamilton Bridge Works Co., Ltd., Hamilton, Ont.	.....	.....	1,248 00
Aug. 28	Kingston Hospital, Boiler House..	Supply and erection structural steel for roof addition to Power House.	Canadian Allis-Chalmers Ltd., Toronto.	.....	.....	1,787 00
Aug. 29	Government House, Toronto.....	Stone work and foundation to entrance gates to Government House grounds.	Nicholson & Curtis, 1117 Yonge St., Toronto, Ont.	.....	.....	1,715 00
Aug. 29	Toronto Government House.....	Supply and erection of iron gates to Government House grounds.	Canadian Ornamental Iron Co., Ltd., Toronto Ont.	.....	.....	2,800 00

STATEMENT No. 1.—*Continued.*

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1923, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date.	Work.	Subject of Contract.	Contractors.	Sureties.	Amount.
1923 Aug. 18	Port Arthur Court House.....	Supply of material and construction of Court House Building.	J. McDiarmid Co., Ltd., Winnipeg, Man.	The Guarantee Co. of of North America.	..... $177,598 00
Aug. 27	Haileybury Court House.....	Plumbing, steam heating and ventilating system.	Purdy, Mansell Ltd., Toronto, Ont.	Alex. K. Purdy and Fred J. Lucas, both of Toronto, Ont.	..... 16,235 00
Aug. 27	Whitby Hospital, Administration Building.	Steam heating system for Administratio Building.	Purdy, Mansell Ltd., Toronto, Ont.	Alex. K. Purdy and Fred J. Lucas, both of the City of Toronto,	..... 18,346 00
Aug. 27	Guelph Agricultural College, Memorial Hall Building.	Steam heating, ventilating and plumbing system.	Purdy, Mansell Ltd., Toronto, Ont.	Alex. K. Purdy and Fred J. Lucas, both of Toronto.	..... 13,135 00
Aug. 27	Monteith Academy, alteration to heating system.	Alterations to heating system in Main Building.	Purdy, Mansell Ltd., Main Building. Toronto, Ont.	Alex. K. Purdy and Fred J. Lucas, both of Toronto.	..... 5,399 00
Aug. 28	Kingston Hospital, addition to Boiler House.	Alterations and additions to Boiler House.	McKelvey & Birch, Kingston, Ont.	Colin A. MacPherson and John James Douce, both of the City of Kingston.	..... 13,000 00
Sept. 8	Kingston Hospital.....	Taking down, removing No. 2 Boiler, and resetting Boilers Nos. 1 and 3.	McKelvey & Birch, Ltd., Kingston	.....	..... 2,368 00
Sept. 4	Jo River Bridge, Muskoka.....	Supply and delivery steel superstructure, F.O.B. Lake Joseph Wharf Station.	Hamilton Bridge Works Co., Ltd.	.....	..... 4,600 00
Sept. 10	Horse Shoe Lake Bridge, Twp. Minden, Haliburton.	Supply and delivery of steel superstructure, F.O.B. Gelert Station.	Dominion Bridge Co., Ltd., Toronto.	.....	..... 1,900 00

Sept. 7	Charlton Consolidated School....	Heating, plumbing and ventilating system.	Albert Brazeau, Contractor, Timmins.	Holland James Marshall and Donald Sutherland, both of Timmins, Ont.	.....	9,800 00
Oct. 12	Head River Bridge, Twp. Dalton.	Supply and delivery of steel superstructure for bridge over Head River, Twp. Dalton, F.O.B. Rathburn.	Dominion Bridge Co., Ltd., Toronto, Ont.	.....	.....	1,535 00
Oct. 25	Veuve River Bridge.....	Supply and delivery of steel superstructure for Veuve River Bridge, Con. 4, Caldwell.	The Sarnia Bridge Co., Ltd., Sarnia, Ont.	.....	.....	4,765 00
Oct. 27	Port Arthur Court House.....	Supply and installation of heating and ventilating system.	Henry F. Sime, Plumbing and Heating, Port Arthur, Ont.	Canadian Insurance Co. of Canada, Toronto, Ont.	.....	22,094 29
Oct. 27	Port Arthur Court House.....	Supply and installation of plumbing system.	Purdy, Mansell Ltd., Toronto, Ont.	Alex. K. Purdy and Percival C. Mansell, both City of Toronto.	.....	9,100 00
Oct. 25	Port Arthur Court House.....	Supply and installation of electric conduit, wiring and electric fixtures	Mahon Electric Co., Ltd., Fort William, Ont.	Geo. Edwin Ewing and John J. Kelly, both of Port Arthur, Ont.	.....	4,370 00
Oct. 25	Haileybury Public School.....	Plumbing, heating and ventilating system.	Albert Brazeau, Plumbing Contractor, Timmins.	E. J. Meyers and Donald Sutherland, both of Timmins.	Heating, etc. Plumbing. Total..	11,750 00 4,035 00 15,785 00
Oct. 25	Haileybury Separate School.....	Plumbing, heating and ventilating system.	Albert Brazeau, Timmins, Ont.	E. J. Meyers and Donald Sutherland, both of Timmins.	Plumbing. Heating.. Total..	2,300 00 8,350 00 10,650 00
Oct. 25	Haileybury Separate School.....	Supply and installation of electric conduit, wiring and lighting fixtures.	Hill-Clark-Francis, Ltd., New Liskeard, Ont.	K. E. Varrette and Wm. A. Taylor, both of New Liskeard, Ont.	.....	2,130 00

STATEMENT No. 1.—*Continued.*

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1923, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date	Work.	Subject of Contract.	Contractors.	Sureties.	Amount.
1923 Oct. 25	Haileybury Public School.....	Supply and installing electric conduit, wiring and fixtures.	Toronto Electric Co., Ltd. Toronto, Ont.	Jane Cruise and George W. Cruise, both of Toronto.	..... $2,202 00
Oct. 25	Haileybury Court House.....	Supply and installing electric conduit, wiring and electric light fixtures.	Toronto Electric Co., Toronto, Ont.	Jane Cruise and George W. Cruise, both of the City of Toronto.	..... 2,973 00

H. F. McNAUGHTEN,
Secretary and Law Clerk,
Department of Public Works.

Seventeenth Annual Report

OF THE

GAME AND FISHERIES DEPARTMENT

1923

PRINTED BY ORDER OF
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PRODUCED BY
The United Press
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SEVENTEENTH ANNUAL REPORT

OF THE

Game and Fisheries Department of Ontario

To the Honourable CHARLES MCCREA,
Minister of Mines.

SIR,—I have the honour to place before you the Seventeenth Annual Report of the work of the Game and Fisheries Department for the fiscal year ending the 31st day of October, 1923. The gross revenue received amounted to $621,148.08, and the total expenditures, which include capital expenditures as well as the ordinary expenses, were $391,422.19, so that a net surplus for the year of $229,725.89 was obtained.

COMPARATIVE STATEMENT OF REVENUE AND EXPENDITURE, 1916-1923 INC., AS SHOWN IN THE PUBLIC ACCOUNTS.

	Revenue	Expenditure	Surplus
1916	$174,186 71	$157,681 94	$16,504 77
1917	219,442.94	154,055.17	65,387.77
1918	258,671.62	167,795 22	90,876 40
1919	346,197.14	185,247 72	160,949 42
1920	466,550 86	239,978 13	226,572 73
1921	612,972 86	287,608 87	325,363 99
1922	737,519 65	347,352 00	390,167 65
1923	621,148 08	391,422 19	229,725 89

It will be noted that the total revenue for the current year is lower than for the preceding year, and from the following figures you will note that it is almost entirely due to a smaller revenue in the game receipts.

	1922	1923	Decrease
Revenue from Game	$499,419 77	$383,477 09	$115,942 68
Revenue from Fish	238,099 88	237,670 99	428 89

By comparing the revenues of this year with the preceding year from royalties on pelts, trapping and fur dealers' licenses, you will note that the major part of the lower revenue may be attributed to a depression in the fur trade during the year, as fewer trapping licenses were sold, fewer pelts trapped and fewer fur dealers' licenses issued.

STATISTICS.

The statistics accompanying this report will show in detail the kinds, quantities and values of commercial fish taken, also the varieties, quantities and locations of fry and fingerlings distributed from Provincial hatcheries, together with other statistics pertaining to the fur trade, as well as other branches of the Department. All of which have been carefully prepared and afford interesting and valuable information.

Fish.

The statistics of the commercial fisheries of the Province are shown in comparison as follows:—

	1921	1922	1923
Gill nets licensed (yards)	6,181,883	6,239,582	6,018,801
Seines "	180	186	172
Pound nets "	1,052	1,285	1,265
Hoop " "	1,445	1,282	1,263
Dip and Roll nets licensed	41	59	36
Spears "	116	151	125
Hooks "	78,663	85,865	71,336
Number of men employed	3,600	4,003	3,742
Number of tugs	116	101	100
Number of gasoline boats	924	946	894
Number of sail or row boats	1,109	1,181	1,080
Value of boats, ice-houses, wharves and twine	$3,151,810 00	$3,352,410 00	$2,807,368 00
Aggregate catch in pounds	36,444,372	38,022,017	38,594,682
Value to fishermen	$2,656,775 82	$2,807,525 21	$2,886,398 76

Angling.

The fee for a non-resident angling permit in the year 1920 was $2.00, while in 1921 the fee was raised to $5.00, and for comparison purposes the revenues received from this source from 1920 to 1923 inclusive, were as follows:—

	1920	1921	1922	1923
Revenue from Angling Permits	$30,706 85	$56,565 00	$63,132 00	$77,856 75

Residents are permitted to angle without a permit or fee, except on such territories as are legally prohibited. Residents are charged a fee for angling in the waters of Lake Nipigon and Nipigon River. The reports received from anglers throughout the Province would show that game fish are becoming more plentiful and reflects the results obtained from the distribution of fry and fingerlings from the Provincial hatcheries in recent years.

Hatcheries.

During the year still further progress has been made towards the expansion of the Provincial hatchery systems by completing a modern hatchery at Glenora, which has now a larger capacity than any other hatchery in the Province. This hatchery is located on the site purchased last year at Glenora in Prince Edward County, and as it has a dependable water supply by gravity a large distribution can be made from this point each year. This is the first hatchery built in the eastern part of the Province, and its capacity will supply the needs of a large area that has formerly been supplied from hatcheries at a greater distance. A complete report in detail of the waters stocked and the varieties distributed will be shown elsewhere in this report, but the following is a summary of this year's distribution, together with a summary of the previous year's distribution, which will show an increase that is gratifying.

	1922	1923
Whitefish Fry	189,775,000	264,400,000
Pickerel Fry	43,510,000	36,140,000
Salmon Trout Fingerlings and Fry	7,815,000	12,410,100
Steel Head Salmon Fry	5,300	.....
Herring Fry	26,250,000	24,000,000
Rainbow Trout Fry	21,000	1,100
Speckled Trout Fingerlings and Fry	2,184,075	2,328,800
Black Bass Fingerlings and Fry	613,500	785,000
Parent Black Bass	937	997
	270,174,812	340,065,997

The demand for fry and fingerlings is still very great, and each year the demand is greater than the supply, although remarkable increased deliveries have been made, particularly since 1920, and for comparison purposes the following figures would show the total distribution from 1912 to 1923, inclusive:—

1912	150,000	1918	58,356,631
1913	173,815	1919	22,361,748
1914	598,630	1920	77,783,360
1915	1,697,425	1921	155,347,142
1916	1,570,450	1922	270,174,812
1917	2,156,928	1923	340,065,997

Game Sanctuaries.

Further areas have been created during the year as Crown Game Preserves under the authority of Orders-in-Council, and aside from the Provincial Parks, the following is a complete list of the areas:—

Miner Farm Sanctuary	Essex County.
Peasemarsh Farm Sanctuary	Grey County.
Nopiming Game Sanctuary	Carleton and Renfrew Counties.
Eugenia Fish and Game Preserve	Grey County.
Peel Game Preserve	Peel County.
Dumfries Game Preserve	Waterloo and Brant Counties.
Falcon Game Preserve	District of Kenora.
Chippewa Game Preserve	District of Thunder Bay.
Wilder Lake Preserve	Grey County.
Midland Game Preserve	Simcoe County.

The increase in the number of Crown Game Preserves from year to year will tend towards improving the supply of wild life in the localities in which they are located. Areas that have been set aside up to the present time are not extensive, and in some cases very few fur-bearing animals are located therein. I would, therefore, strongly recommend that immediate steps be taken to provide for one or more sanctuaries in that part of the Province that is suitable through natural conditions to provide for the apparent present need of conservation to all fur-bearing animals, and such area to be of sufficient size, as a natural increase therefrom would, to a great extent counter-balance the large number of pelts that have been taken out of the Province, particularly during the past few years.

The propagation of English ring-necked pheasants on the Eugenia Crown Game Preserve is being continued with marked success, and this year approximately 8,000 eggs were produced.

Planting of Wild Rice.

A supply of wild rice was again distributed to each district warden, who was responsible for the planting of same in waters to which the general public have access. The Department has received the co-operation and the appreciation of all sportsmen and local game associations in this work, and the planting of wild rice was successful in the majority of waters in which it has been sown, and I trust the policy of an annual distribution will be continued.

Game.

Deer are reported to be quite scarce in some districts, while quite plentiful in others, but on the whole it is considered that fewer deer were taken. Returns from sportsmen are not required by the Department and, therefore, definite figures cannot be obtained as to the quantity of game animals taken each year.

Moose are not reported as plentiful except in a few districts.

A comparison of the number of deer and moose licenses sold for three years is as follows:—

	1921	1922	1923
Resident Moose	1,989	1,584	1,098
Resident Deer	18,689	20,504	17,877
Non-resident Hunting	950	1,256	1,247

Ruffed Grouse (commonly known as partridge) are reported to be very plentiful, and the "limit" in number was easily obtained.

Sharp-tailed Grouse or *Prairie Hen* are reported to be very plentiful in the District of Rainy River, although there is no open season for the taking of these birds.

Quail are still protected by a close season, and are reported to be in fair numbers in the Counties of Essex and Kent.

Pheasants are protected by a close season, and are reported to be very plentiful in the Niagara Peninsula.

Ducks and *Geese* are reported to be very plentiful and the season has been a satisfactory one.

Furs.

The catch of fur-bearing animals shows a decrease from the preceding year, and a general depression in the fur trade appears to be responsible to some extent, as a much smaller number of trappers obtained licenses and a corresponding fewer number of fur dealers.

Beaver.—Fewer beaver were taken than in the preceding year, and are reported to be scarce.

Otter are reported to be becoming scarce.

Mink and *Fisher* are still being taken in large numbers.

Marten are reported to be becoming scarce.

Muskrat.—A satisfactory catch of muskrat was taken despite the fact that there was a very late season last spring, and they are reported to be becoming quite plentiful.

Comparison of Pelts Exported and Tanned for the Years 1921-2-3.

	1921	1922	1923
Beaver	95,479	93,971	70,684
Otter	4,759	5,309	3,997
Fisher	2,602	2,657	2,239
Marten	6,533	7,327	4,704
Mink	42,667	78,487	58,634
Muskrat	479,866	554,888	478,820
Bear	1,494	2,137	1,447
Fox (Cross)	287	469	1,154
Fox (Red)	5,282	11,272	12,329
Fox (Silver or Black)	153	87	205
Fox (White)	351	1,765	1,501
Fox (not specified)	23	170	34
Lynx	591	836	1,177
Raccoon	11,951	20,344	15,752
Skunk	47,121	73,219	54,770
Weasel	58,898	94,399	61,603
Wolverine	12	6	20

In addition to the above list there were, during the year, 395 ranch-raised fox that were either exported alive or the pelts therefrom exported or tanned.

The estimated value to the trapper for the pelts taken in 1923, based on an average of the prices paid for the year, is $3,182,395.53.

Fur Farming.

Two hundred and eighty-four fur farming permits were issued for 1923, as compared with 141 permits issued for the previous year, and for comparison purposes the following is a list of animals stocked on fur farms for the years 1922 and 1923.

	1922	1923
Beaver	4	2
Fisher	3	6
Fox (Cross)	270	361
Fox (Red)	206	323
Fox (Silver black)	1,088	2,171
Lynx	2	2
Mink	94	73
Muskrat	..	163
Opossum	6	..
Raccoon	50	130
Skunk	82	46
	1,805	3,277

Enforcement of the Act.

The services performed by the wardens, special patrol officers and overseers throughout the Province for the enforcement of the Act and Regulations, were carried out generally with efficiency, and with a view of co-operating with the Department's policy.

During the year a steel patrol boat was purchased and equipped, in accordance with the needs of the patrol service. This boat has carried on very effective work on all of the Great Lakes during the year, and has filled a long felt want in the fisheries protective service.

In regard to the enforcement of the Act and for the conservation of all wild life the earnest co-operation of the public sportsmen is requested.

Summary of Convictions, Fine and Confiscations for the Year.

Convictions	861
Fines collected	$18,155 29
Sale of confiscations	10,253 86

The articles confiscated include: 6,057 pelts, 15,711 pounds of fish, 29,769 yards gill nets, 182 gill nets, 17 hoop nets, 25 dip nets, 4 seines, 18 pound nets, 16 trap nets, 17 gasoline boats, 48 row-boats, 6 tugs, 6 motor cars, 600 traps and 3 canoes.

All confiscations are sold at advertised sales by tender, other than such articles as are sold by the Department to the former owner, when circumstances warrant.

The thanks of the Department are due to the transportation companies that furnished assistance and co-operation in the distributing of fry, and I wish to also express appreciation of the co-operation of the Federal Government officials in all matters in which they are concerned, pertaining to fish and game and the enforcement of the Regulations in connection therewith. A number of fish and game protective associations have also rendered valuable assistance to the Department in their efforts to conserve the fish and game of the Province. The results obtained by the Department are to no small extent due to the loyal support given by the staff, not only to those who are in the inside service, but also to those who are in the field in the outside service of the Department.

All statistics referred to will be found elsewhere in this report, together with many other statistics in detail.

It is with deep regret that I have to report that during the year death has removed a most efficient officer in the person of Captain John Fleming, who occupied the position of District Warden with headquarters at Orillia.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

(Sgd.) D. McDonald,
Deputy Minister of Game and Fisheries.

REVENUE RECEIVED BY DEPARTMENT OF GAME AND FISHERIES DURING YEAR ENDING OCTOBER 31st, 1923.

GAME

Royalty	$75,313 42	
Indian Coupons	55,199 00	
Trappers' Coupons	32,360 00	
Trappers' Licenses	51,227 05	
Non-Resident Hunting Licenses	31,175 00	
Resident Deer Licenses	53,633 50	
Resident Moose Licenses	5,490 00	
Fur Dealers' Licenses	51,001 80	
Fur Farmers' Permits	1,463 00	
Tanners' Licenses	190 00	
Game Dealers' Licenses	454 00	
Hotel and Restaurant Licenses, &c	408 00	
Cold Storage Licenses	140 00	
Guides' Licenses	2,068 00	
Fines	14,552 48	
Sales	8,801 84	
		$383,477 09

FISHERIES

Fishing Licenses	115,930 00	
Royalty	29,878 51	
Angling Permits	77,856 75	
Fines	3,602 81	
Sales	1,452 02	
Miscellaneous	8,950 90	
		$237,670 99
Total		$621,148 08

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923

Small-Mouthed Black Bass Fry and Fingerlings

Waters	County or District	Quantity
Nettleton Lake	Algoma	8,000
Lake Deborne	"	4,000
Stringer Lake	"	4,000
Blue Lake	Brant	5,000
I. L. Kitchen Lake	"	5,000
Lake Chesley	Bruce	8,000
Poechmaur Lake	"	5,000
Brunton Mill Dam	"	2,500
Lake Huron	"	10,000
Saugeen River	"	15,000
Rideau River	Carleton	10,000
Scugog Lake	Durham	10,000
Kettle River	Elgin	5,000
Lake Pinafore	"	2,500
Sharbot Lake	Frontenac	10,000
Eagle Lake	"	10,000
Loughborough Lake	"	10,000
Shaw's Lake	"	5,000
Lucky Lake	"	5,000
St. Lawrence River	Glengarry	10,000
Gorrie Pond	Huron	4,000
Grand River	Haldimand	10,000
Gull Lake	Haliburton	2,500
Barnam Lake	"	5,000
South Lake	"	5,000
Cedar Lake	"	2,500
Beach Lake	"	2,500
Devil's Lake	"	2,500
Day's Lake	"	2,500
Dack's Lake	"	2,500
Black Lake	"	5,000
Wilbermere Lake	"	2,500
Percy Lake	"	2,500
Lake of Islands	"	2,500
Deer Lake	"	2,500
Twelve Mile Creek	Halton	8,000
Stoco Lake	Hastings	5,000
Crow Lake	"	8,000
Moira River	"	8,000
Two Sisters	"	4,000
Lake of Islands	"	4,000
Rondeau Bay	Kent	10,000
Dalhousie Lake	Lanark	8,000
Black Lake	"	5,000
Clayton Lake	"	2,500
Otty Lake	"	5,000
Christie Lake	"	2,500
Robertson's Lake	"	4,000
Bennett's Lake	"	2,500
Charleston Lake	Leeds	10,000
Rideau Lakes	"	19,000
Sand Lake	"	4,000
Upper Beverly Lake	"	5,000
Wolf Lake	"	4,000
Varty Lake	Lennox & Addington	5,000
Napanee River	" "	5,000
Beaver Lake	" "	2,000
Thames River	Middlesex	10,000
Clark's Mill Pond	"	2,500
Pond Mills	"	2,500
Currie's Pond	"	2,500
Whittaker Lake	"	2,500
Foster Lake	"	2,500
Lake Manitou	Manitoulin	8,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Small-Mouthed Black Bass Fry and Fingerlings

Waters	County or District	Quantity
Beasley Lake	Muskoka	5,000
Peninsular Lake	"	7,500
Sparrow Lake	"	10,000
Three Mile Lake	"	5,000
Muldrew Lake	"	10,000
Shadow Lake	"	2,500
Long Lake	"	5,000
Koshee Lake	"	5,000
Buck Lake	"	2,500
Maenhood Lake	"	2,500
Stewart Lake	"	5,000
Cache Lake, Algonquin Park	Nipissing	5,000
Lake Nipissing	"	10,000
Four Mile Lake	"	5,000
Lake Nosbinsing	"	5,000
Crow Bay	Northumberland	2,500
Presque Isle Bay	"	5,000
Orland Mill Pond	"	2,500
Trent River, including Cassidy's Bay	"	8,000
Cramahe's Lake	"	2,500
Rice Lake	"	10,000
Waterworks Pond	Oxford	2,500
Smith's Pond	"	2,500
Maplehurst Lake	"	2,500
North Lake	Parry Sound	2,500
Little Clam Lake	"	2,500
Harris Lake	"	5,000
Deer Lake	"	2,500
Ahmic Lake	"	5,000
Bolger Lake	"	2,500
Greater Doe Lake	"	2,500
Lovering Lake	"	2,500
Indian River	Peterborough	5,000
Pigeon Lake	"	10,000
Stoney Lake	"	15,000
Clear Lake	"	5,000
Chemong Lake	"	10,000
Otonabee River	"	5,000
Rice Lake	"	5,000
Credit River	Peel	10,000
Lake Dore	Renfrew	4,000
Mink Lake	"	4,000
Muskrat Lake	"	4,000
Calabogie Lake	"	5,000
Silver Lake	"	4,000
Green Lake	"	4,000
Bass Lake	Simcoe	5,000
Lake Couchiching	"	10,000
Severn River	"	20,000
Little Lake	"	5,000
Orr Lake	"	5,000
Park Lake	"	5,000
Kempenfeldt Bay (Lake Simcoe)	"	5,000
Clear Lake	Sudbury	4,000
Lovering Lake	"	4,000
Elbo Lake	"	4,000
Ramsay Lake	"	8,000
Chapleau Lake	"	4,000
Kenogami Lake	Timiskaming	5,000
Twin Lakes	"	5,000
Black River	"	5,000
Lake of Pines	"	5,000
Sturgeon Lake	Victoria	15,000
Cameron Lake	"	10,000
Balsam Lake	"	5,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Small-Mouthed Black Bass Fry and Fingerlings

Waters	County or District	Quantity
Big Mud Turtle Lake	Victoria	5,000
Pigeon Creek	"	5,000
Grand River	Waterloo	10,000
New Dundee Lake	"	5,000
Wellesley Dam	"	5,000
Bamburg Lake	"	5,000
Puslinch Lake	Wellington	5,000
Speed River	"	5,000
Gibson Lake	Welland	4,000
Hamilton Bay	Wentworth	10,000

Parent Black Bass

Waters	County or District	Quantity
Bad Vermilion Lake	Rainy River	250
Ramsay Lake	Sudbury	250
Loon Lake	Thunder Bay	243
Nipigon Bay	" "	254

Speckled Trout Fry and Fingerlings

Waters	County or District	Quantity
Lake Mabel	Algoma	10,000
St. Mary's River	"	10,000
Clear Lake	"	10,000
Agawa River	"	60,000
Morrison River	"	10,000
Mongoose Lake	"	10,000
Spruce Lake	"	10,000
Loon Lake	"	10,000
Pine Lake	"	10,000
Hobon Lake	"	10,000
Frater Lake	"	10,000
South Chippewa River	"	10,000
Batchewana River	"	10,000
Sand Lake	"	20,000
Speckled Trout Brook	"	10,000
Lake Elizabeth	"	10,000
Silver Creek	"	30,000
Driving Creek	"	10,000
Beryl Lake	"	10,000
Coldwater Creek	"	7,000
Root River	"	24,000
Lonely Lake	"	10,000
Little Carp Creek	"	10,000
St. Ann	"	10,000
Switzer's Creek	Brant	10,000
Barker's Creek	"	10,000
Black River	Bruce	5,000
Thomson's Creek	"	5,000
Monkman's Creek	"	5,000
Sullivan Creek	"	5,000
Wolf Creek	"	5,000
Judge's Creek	"	10,000
Kirkland's Creek	"	5,000
Rourke's Creek	"	5,000
Formosa Spring Creek	"	5,000
Stoney Spring Creek	"	5,000
Cavan Creek tributary	Durham	5,000
Tyrone Creek and tributaries	"	12,500
Wilmot's Creek	"	5,000
Courtice Creek	"	5,000
Haydon Stream tributary	"	2,500
Smith's Creek	"	4,500
Devitt's Creek	"	2,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Speckled Trout Fry and Fingerlings

Waters	County or District	Quantity
Spring Creek	Durham	5,000
Pigeon Creek tributary	"	5,000
Mountjoy's Creek	"	2,000
Steven's Creek and tributaries	"	12,500
Thompson's Creek	"	2,500
Glass Greek	"	5,000
Kendal Creek	"	5,000
Cawker's Creek	"	2,500
Tucker's Creek	"	2,500
Wintermute Stream	"	10,000
Baldwin Creek	"	2,000
Brown's Pond	"	1,000
Esson's Creek	Dufferin	6,000
Hill Creek	"	5,000
Curt's Creek	"	5,000
Phillip's Creek	"	5,000
Boyles Creek	"	6,000
Credit River	"	6,000
Grand River	"	10,000
Buck Creek	Elgin	5,000
Spring Creek	"	10,000
Gunstone Creek	"	5,000
Smith's Spring Creek	"	10,000
Cole Creek	Frontenac	10,000
Skunk Creek	Grey	3,000
Patterson's Creek	"	2,000
Wm. McGregor's Stream	"	2,000
Saugeen River and tributaries	"	34,000
Beaver River	"	5,000
Ed. Heft's Stream	"	2,000
Park's Lake	"	2,000
Sydenham River, "Harrison's Park"	"	40,000
Holstein Mill Pond	"	2,000
Spring Creek, near Priceville	"	2,000
Petty's Creek	"	2,000
Varney Creek	"	2,000
Eugenia Crown Game and Fish Preserve Lake	"	100,000
Beatty Saugeen River	"	2,000
Stream near Meaford	"	5,000
Spring Brook (Meaford)	"	5,000
Hamel's Creek	"	2,000
Lake on Lot 5, Concession 3	"	2,000
Branch Big Head River	"	10,000
Spring Creek	"	2,000
Maitland River tributary	"	5,000
Sharp's Creek	Huron	5,000
Patterson's Creek	"	5,000
McMichael's Creek	"	5,000
Murray's Creek	"	5,000
Benmiller Stream	"	5,000
Nine Mile River	"	7,500
Naftel's Creek	"	5,000
Hollow Lake	Haliburton	8,000
Clement Lake	"	2,000
Twelve Mile Creek	Halton	10,000
Creeks near Acton	"	5,000
Lake St. Peter	Hastings	5,000
Squire's Creek	"	10,000
Rawdon Creek	"	15,000
Spring Creek	"	5,000
McAvoy Stream	"	5,000
Mayhew's Mill Pond	"	4,800
Carls Creek	"	5,000
Sager's Creek	"	5,000
Sand Lake	Leeds	10,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Speckled Trout Fry and Fingerlings

Waters	County or District	Quantity
Twenty Mile Creek	Lincoln	2,000
Duncrief's Creek	Middlesex	7,000
Spring Brooks	"	7,000
Thames River tributary	"	8,000
Clark's Mill Pond	"	5,000
Mill Creek	"	7,000
Douty Creek	"	7,000
River Lynn	"	7,000
Blue Jay River	Manitoulin	20,000
Grimesthorpe Creek	"	5,000
Muskoka River tributary	Muskoka	5,000
Patterson's Creek	Norfolk	5,000
Kent Creek	"	10,000
Winter's Creek	"	10,000
McMichael's Spring Creek	"	7,000
Black Creek	"	5,000
Gravel Pit Pond	"	5,000
Lake Hunger Outlet Creek	"	5,000
Dower Creek	"	5,000
Castleton Creek	Northumberland	5,000
Woodland Creek	"	5,000
Eddistone Creek	"	6,000
Mutton's Creek	"	8,000
Allen's Creek	"	2,000
Coal Creek	"	2,000
Spring Valley Reservoir	"	2,000
West Creek	"	2,000
Cronk's Creek	"	2,000
Montgomery Stream	"	5,000
Miller's Creek	"	2,000
Owen's Creek	"	2,000
Cedar Creek	"	2,000
Tweedle's Creek	"	2,000
Jackson's Creek	"	2,000
Cole Creek	"	4,000
Piper Creek	"	2,000
Burnley Stream	"	5,000
Hayden's Creek	"	5,000
Camborne Creek	"	5,000
Smylie Creek	"	5,000
Syke's Creek	"	5,000
Bredin's Creek	"	5,000
Shelter Valley Creek	"	2,000
Spring Creek, near Brighton	"	5,000
Large Creek, near Brighton	"	2,000
Snelgrove's Creek	"	2,000
Hodgson Creek tributary	"	5,000
Maple Grove Creek	"	2,000
Dawson Creek	"	2,000
Valentine's Creek	"	2,000
McGregor's Creek	"	2,000
Warren's Creek	"	2,000
Hannah's Creek	"	2,000
Forestell's Creek	"	2,000
Wamsley Creek	"	2,000
Spring Creek	Ontario	10,000
Black Creek	"	10,000
Cedar Creek	Oxford	8,000
Deer Creek	"	8,000
Brooksdale Stream	"	8,000
Cooley Pond	"	5,000
Venison Creek	"	8,000
Black Lake	Parry Sound	2,000
Lake Bernard	" "	4,000
Trout Lake	" "	2,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Speckled Trout Fry and Fingerlings

Waters	County or District	Quantity
Trout Creek	Prince Edward	5,000
Stinson's Mill Creek	" "	10,000
Ouse Creek	Peterborough	10,000
Spillsbury's Creek	"	10,000
Plato Creek	"	10,000
Moffat Stream	Peel	6,000
Columbia Stream	"	5,000
Mason's Creek	"	5,000
Bingham's Creek	"	5,000
Doherty's Creek	"	5,000
Coffey's Creek	"	5,000
Humber River	"	5,000
Spring Creek on Wm. Sutherland's	Perth	5,000
Hill's Pond	"	10,000
Silver Spring Dam	"	5,000
MacKay's Creek	"	10,000
Pipestone River	Rainy River	5,000
Little Canoe River	" "	5,000
Heart Lake	Renfrew	10,000
Mad River	Simcoe	5,000
Boyne River	"	5,000
Coldwater River	"	5,000
Sturgeon River	"	10,000
Noisy River	"	5,000
Nottawasaga River	"	2,000
Parker's Creek	"	5,000
Pretty Rivers	"	5,000
Avon River	"	5,000
Spring Ponds	"	5,000
Lafontaine Creek	"	5,000
Willow Creek	"	5,000
Silver Creek	"	15,000
Twin Lakes	Sudbury	10,000
Ruff's Creek	"	20,000
Massey Creek	"	20,000
Nelson River	"	10,000
Movien Lake	"	10,000
Allen Lake	Thunder Bay	25,000
Trout Lake	" "	10,000
Shebandawan River	" "	10,000
Lake Wideman	" "	10,000
Lower Twin Lake	" "	10,000
Upper Twin Lake	" "	10,000
Loon Lake	" "	10,000
Silver Lake	" "	20,000
Pitch Creek	" "	10,000
Whitewood Creek	" "	10,000
Pitt's Creek	" "	10,000
Corbett's Creek	" "	10,000
Slate River	" "	10,000
Pine River	" "	10,000
Cedar Creek	" "	10,000
Neebing River	" "	10,000
Sunshine Creek	" "	10,000
Oliver Lake	" "	10,000
Brulu Creek	" "	10,000
Nipigon River	" "	200,000
Stewart Lake	" "	25,000
Gravel Lake	" "	10,000
Castle Lake	" "	10,000
Clearwater Lake	" "	20,000
Anderson Lake	" "	10,000
Grass Lake	" "	10,000
Windy Lake	" "	10,000
Niagara Lake	" "	10,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Speckled Trout Fry and Fingerlings

Waters	County or District	Quantity
Spirit Lake	Thunder Bay	10,000
Hilma Lake	" "	10,000
Sunday Creek	Timiskaming	10,000
Potter's Lake	"	15,000
Long Lake	"	15,000
Fairy Lake	"	10,000
Lake Timagami	"	10,000
Mill Creek	Waterloo	5,000
Sweitzer's Dam	"	5,000
Schmidt's Stream	"	5,000
Schnarr's Creek	"	5,000
Cook's Creek	"	5,000
Patterson's Creek	"	5,000
Bloomingdale Creek	"	5,000
Beverley Creek	Wentworth	10,000
Strabane Creek	"	20,000
Dundas Creek	"	10,000
Britton Creek	"	10,000
Binkley Creek	"	10,000
Moir's Creek	Wellington	5,000
Eden Mills' Stream	"	8,000
Rothsay Creek	"	8,000
Rea's Creek	"	10,000
McDonald's Creek	"	5,000
Henderson's Creek	"	5,000
Rodger's Creek	"	8,000
Speed River	"	5,000
Credit River	"	5,000
Hanlon's Stream	"	4,000
Spring Creeks	Welland	20,000
Spring Creeks	York	10,000
Eastern Black River	"	10,000

Salmon Trout Fry and Fingerlings

Waters	County or District	Quantity
Trout Lake	Algoma	10,000
Lake Superior	"	3,440,000
North Channel	"	2,930,000
Lake La Cloche	"	40,000
Mud Lake	"	25,000
Basswood Lake	"	25,000
Round Lake	"	25,000
Lake Maud	"	25,000
Matintinde Lake	"	25,000
Mitchell Lake	"	10,000
Island Lake	"	25,000
Lake Louzon	"	25,000
Lonely Lake	"	25,000
Canoe Lake	"	10,000
Echo Lake	"	25,000
Hunter Lake	"	10,000
Weashcog Lake	"	25,000
Mississagagon Lake	Frontenac	15,000
Sharbot Lake	"	35,000
Upper St. Andrews Lake	"	10,000
Trout Lake	"	10,000
Big Lake	"	20,000
Grindstone Lake	"	25,000
Buckshot Lake	"	30,000
Brule Lake	"	40,000
Kashamaganog Lake	Haliburton	10,000
Drag Lake	"	10,000
Spruce Lake	"	10,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Salmon Trout Fry and Fingerlings

Waters	County or District	Quantity
Gull Lake	Haliburton	10,000
Davis Lake	"	10,000
East Lake	"	10,000
Mountain Lake	"	10,000
Papineau Lake	Hastings	10,000
Eagle Lake	"	10,000
Baptiste Lake	"	10,000
Trout Lake	"	10,000
L'Amable Lake	"	10,000
Upper Manitou Lake	Kenora	50,000
Lake Lulu	"	10,000
Minnitako Lake	"	50,000
Agenak Lake	"	50,000
Pelican Lake	"	50,000
Silver Lake	Lanark	10,000
Pike Lake	"	10,000
Rideau Lakes	"	25,000
Rideau Lakes	Leeds	25,000
Charleston Lake	"	25,000
Red Horse Lake	"	10,000
Grippen Lake	"	10,000
Beaver Lake	Lennox and Addington	10,000
Westlemkoon Lake	" "	10,000
Muskoka Lake	Muskoka	25,000
Joseph Lake	"	25,000
Lake of Bays	"	15,000
Prospect Lake	"	10,000
Lake Rosseau	"	25,000
Clear Lake	"	20,000
Cache Lake, Algonquin Park	Nipissing	250,000
Four Mile Lake	"	10,000
Trout Lake	"	10,000
Little Trout Lake, Algonquin Park	"	25,000
Clear Lake, Algonquin Park	"	50,000
Doe Lake, Algonquin Park	"	40,000
Rainy Lake, Algonquin Park	"	25,000
Hilliard Lake, Algonquin Park	"	50,000
Brule Lake, Algonquin Park	"	50,000
Cranberry Lake, Algonquin Park	"	50,000
Canoe Lake, Algonquin Park	"	100,000
Joe Lake, Algonquin Park	"	50,000
Lady Joe Lake, Algonquin Park	"	25,000
Source Lake, Algonquin Park	"	100,000
Islet Lake, Algonquin Park	"	150,000
Buck Lake, Algonquin Park	"	35,000
Horseshoe Lake	Parry Sound	10,000
Three Mile Lake	" "	15,000
Eagle Lake	" "	10,000
Lake Bernard	" "	15,000
Loon Lake	Peterboro	100
Elbow Lake	Rainy River	50,000
Steep Rock Lake	" "	50,000
Baril Lake	" "	50,000
Rainy Lake	" "	50,000
Mink Lake	" "	50,000
Laurawell Lake	Renfrew	10,000
Lake Dore	"	15,000
Muskrat Lake	"	15,000
Calabogie Lake	"	10,000
Golden Lake	"	10,000
Lake Simcoe	Simcoe	20,000
Trout Lake	Sudbury	10,000
Bigwood Lake	"	15,000
Lake Nipigon	Thunder Bay	1,000,000
Kashabowie Lake	" "	50,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Salmon Trout Fry and Fingerlings

Waters	County or District	Quantity
Long Lac	Thunder Bay	50,000
Lake Shebandawan	" "	50,000
Little Long Lake	" "	50,000
Arrow Lake	" "	50,000
Lake Hellen	" "	50,000
Windigo Lake	" "	50,000
Hasel Lake	" "	50,000
Lake Superior	" "	2,005,000
Kenogami Lake	Timiskaming	25,000
Twin Lakes	"	25,000
Long Lake	"	25,000
McLeod Lake	"	25,000
Hill's Lake	"	10,000

Pickerel

Lake La Cloche	Algoma	50,000
Lake Chesley	Bruce	50,000
Rideau River	Carleton	200,000
Scugog Lake	Durham	500,000
Sharbot Lake	Frontenac	200,000
Loon Lake	"	100,000
Lake Mississagagon	"	100,000
Sand Lake	"	50,000
Devil Lake	"	100,000
Cranberry Lake	"	100,000
Long Lake	"	100,000
Lake St. Frances	Glengarry	200,000
Pearl Lake	Grey	50,000
Conkell Lake	Haliburton	100,000
Stoco Lake	Hastings	20,000
Crow Lake	"	200,000
Moira River	"	200,000
Gunter Lake	"	100,000
Wadsworth Lake	"	100,000
Deer Lake	"	150,000
Trent River	"	400,000
Maitland River	Huron	100,000
Dalhousie Lake	Lanark	100,000
Mississippi Lake	"	100,000
Christie Lake	"	100,000
Patterson Lake	"	100,000
Bennett's Lake	"	150,000
Rideau River	"	100,000
Rideau Lakes	"	150,000
Rideau Lakes	Leeds	100,000
Charleston Lake	"	250,000
Killenback Lake	"	100,000
Higley Lake	"	100,000
Lake Eloida	"	100,000
Bass Lake	"	100,000
Green's Lake	"	100,000
Lyndhurst Lake	"	50,000
Atkinson's Lake	"	50,000
Jerome's Lake	"	50,000
Beaver Lake	Lennox and Addington	100,000
Thames River	Middlesex	250,000
Pond Mills	"	100,000
Aux Saubles River	"	200,000
Beasley Lake	Muskoka	50,000
North Lake	"	50,000
Sparrow Lake	"	250,000
Gull Lake	"	50,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Pickerel.

Waters	County or District	Quantity
Long Lake	Muskoka	300,000
Musquash River	"	50,000
Leech Lake	"	100,000
Deer Lake	"	50,000
Henshaw Lake	"	100,000
Hartt's Lake	"	100,000
Cache Lake, Algonquin Park	Nipissing	150,000
Lake Nosbinsing	"	50,000
Trent River	Northumberland	100,000
Mud Lake	Ontario	50,000
Poole Lake	Parry Sound	50,000
Harris Lake	" "	50,000
Ahmic Lake	" "	50,000
Wolf Lake	" "	50,000
Cecebe Lake	" "	50,000
Ruthe Lake	" "	50,000
Manitawaba Lake	" "	50,000
Kashegabagamog Lake	" "	50,000
Rice Lake	Peterborough	200,000
Stoney Lake	"	1,100,000
Clear Lake	"	100,000
Jack's Lake	"	100,000
Little Canoe River	Rainy River	3,250,000
Rainy Lake	" "	20,320,000
Muck's Lake	Renfrew	50,000
Ottawa River	"	50,000
Pike Lake	"	50,000
Lake Dore	"	50,000
Mink Lake	"	50,000
Muskrat Lake	"	50,000
Golden Lake	"	100,000
Silver Lake	"	100,000
Petawawa River	"	50,000
Lake Couchiching	Simcoe	100,000
Severn River	"	300,000
Cook's Lake	"	50,000
Loon Lake	Sudbury	100,000
Apsey Lake	"	200,000
Kashabowie Lake	Thunder Bay	750,000
Sturgeon Lake	Victoria	750,000
Balsam Lake	"	100,000
Grand River	Waterloo	200,000
Hamilton Bay	Wentworth	500,000

Whitefish

Waters	County or District	Quantity
Lake Superior	Algoma	32,900,000
North Channel	"	41,000,000
Lake Ontario	Durham	2,000,000
Lake Ontario	Halton	6,000,000
Eagle Lake	Kenora	500,000
Wabigoon Lake	"	2,500,000
Lake Ontario	Lincoln	2,000,000
Lake Erie	Norfolk	87,500,000
Lake Ontario	Northumberland	2,000,000
Lake Ontario	Ontario	2,000,000
Lake Ontario	Peel	2,000,000
Rainy Lake	Rainy River	25,725,000
Mink Lake	" "	500,000
Little Turtle Lake	" "	1,200,000
Elbow Lake	" "	1,000,000
Baril Lake	" "	500,000
Arrow Lake	Thunder Bay	1,000,000
Hasel Lake	" "	100,000

WATERS STOCKED

WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1923—*Continued*

Whitefish

Waters	County or District	Quantity
Kashabowie Lake	Thunder Bay	1,000,000
Shebandowan Lake	" "	1,000,000
Lake Superior	" "	37,475,000
Lake Hellen	" "	1,000,000
Lake Nipigon	" "	10,000,000
Little Long Lake	" "	500,000
Long Lake	" "	1,000,000
Lake Ontario	Wentworth	2,000,000

Herring

Waters	County or District	Quantity
Lake Ontario	Durham	2,000,000
Lake Ontario	Halton	4,000,000
Lake Erie	Norfolk	16,000,000
Lake Ontario	Wentworth	2,000,000

Rainbow Trout

Waters	County or District	Quantity
Kaministiquia River	Thunder Bay	1,100

SUMMARY

Black Bass Fry and Fingerlings	785,000
Parent Black Bass	997
Speckled Trout Fry and Fingerlings	2,328,800
Salmon Trout Fry and Fingerlings	12,410,100
Pickerel	36,140,000
Whitefish	264,400,000
Herring	24,000,000
Rainbow Trout	1,100
Total distribution	340,065,997

COMPARATIVE STATEMENT OF DISTRIBUTION

	1921	1922	1923
Small-mouthed Black Bass Fry and Fingerlings	773,500	613,500	785,000
Parent Small-mouthed Black Bass	742	937	997
Speckled Trout Fry and Fingerlings	1,147,500	2,184,075	2,328,800
Salmon Trout Fry and Fingerlings	110,400	7,815,000	12,410,100
Pickerel	27,625,000	43,510,000	36,140,000
Whitefish	115,950,000	189,775,000	264,400,000
Herring	9,740,000	26,250,000	24,000,000
Rainbow Trout	.....	21,000	1,100
Steel Head Salmon	.....	5,300	.....
	155,347,142	270,174,812	340,065,997

ONTARIO

Recapitulation of the number of fishermen, tonnage and value of tugs, vessels and boats, fishing industry during

	Districts	Fishing material											
		Tugs				Gasoline Launches			Sail or Row Boats			Gill-Nets	
		No.	Tonnage	Value	Men	No.	Value	Men	No.	Value	Men	Yards	Value
				$			$			$			$
1	Kenora and Rainy River District	5	100	11,230	13	110	49,185	153	67	2,526	47	253,619	35,234
2	Lake Superior and District	20	472	81,300	115	44	23,350	77	70	6,475	101	878,810	79,418
3	North Channel (Lake Huron)	6	110	23,000	26	29	18,850	55	49	3,685	49	246,380	19,282
4	Georgian Bay (Lake Huron)	22	575	132,400	106	96	83,770	197	80	5,727	124	1,190,227	118,257
5	Lake Huron (Proper)	11	313	66,212	56	67	47,416	125	43	2,592	82	782,000	91,460
6	Lake St. Clair	2	12	1,580	4	55	21,905	77	87	4,955	85	.....	.....
7	Lake Erie	34	898	231,000	217	136	104,950	369	201	17,195	197	1,164,416	171,009
8	Lake Ontario	....	.....	.....	....	312	123,350	572	328	17,229	500	1,467,364	141,586
9	Inland Waters	....	.....	.....	....	45	20,850	80	155	4,679	315	35,985	6,088
	Totals	100	2,480	546,722	537	894	493,626	1,705	1,080	65,063	1,500	6,018,801	662,334

Recapitulation of the kinds, quantities and values

	Districts	Herring, salted	Herring, fresh	Whitefish, salted	Whitefish fresh	Trout, salted	Trout, fresh	Pike	Pickerel, or Dore
		lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
1	Kenora and Rainy River District	.....	.....	.....	603,612	.....	73,044	455,191	1,151,748
2	Lake Superior and district	18,000	1,078,958	1,000	1,267,377	2,340	1,956,211	22,809	158,705
3	North Channel (Lake Huron)	385	10,382	28	175,487	1,665	357,970	77,656	143,626
4	Georgian Bay (Lake Huron)	1,140	71,314	825	1,213,681	9,935	1,344,676	105,897	120,318
5	Lake Huron (Proper)	4,000	147,583	1,000	127,909	9,848	1,694,660	13,505	219,133
6	Lake St. Clair	.....	.....	.....	2,140	.....	.....	22,941	72,431
7	Lake Erie	.....	9,241,118	.....	536,123	.....	239	129,585	602,564
8	Lake Ontario	6,427	249,635	2,350	2,563,764	6,169	748,781	280,800	167,985
9	Inland Waters	.....	7,370	940	25,872	.....	34,814	87,846	54,685
	Totals	29,952	10,806,360	6,143	6,515,965	29,957	6,210,395	1,196,230	2,691,195
	Values	$ c. 1,797 12	$ c. 432,254 40	$ c. 737 16	$ c. 781,915 80	$ c. 3,295 27	$ c. 683,143 45	$ c. 59,811 50	$ c. 376,767 30

FISHERIES.

the quantity and value of all fishing materials and other fixtures employed in the the year 1923.

Fishing material													Other fixtures used in fishing.			
Seines			Pound Nets		Hoop Nets		Dip or Roll Nets		Night Lines		Spears		Freezers and Ice Houses		Piers and Wharves	
No.	Yards	Value	No.	Value	No.	Value	No.	Value	No. Hooks	Value	No.	Value	No.	Value	No.	Value
		$		$		$		$		$		$		$		$
....	.....	.....	56	11,761	30	871	....	.....	.....	.....	....	.....	93	25,793	65	7,225
....	.....	.....	52	20,545	5	30	....	.....	2,500	225	....	.....	21	10,600	24	9,954
....	.....	.....	90	39,000	25	2,060	....	.....	.....	.....	....	.....	31	8,815	26	11,800
12	935	478	82	69,800	34	718	....	.....	30,241	3,851	1	1	36	18,900	31	14,950
8	535	422	108	67,050	2	150	....	.....	3,035	342	....	.....	32	10,200	24	7,300
34	7,050	4,893	216	25,635	2	40	....	.....	4,100	127	....	.....	40	13,650	13	8,475
47	12,025	8,229	658	410,150	76	2,219	18	168	6,910	207	....	.....	103	130,435	57	25,523
21	1,566	1,444	.....	.....	772	24,923	5	254	15,750	677	....	.....	66	12,235	31	4,820
50	3,648	5,350	3	650	317	10,054	13	53	8,800	384	124	867	34	4,485	8	835
172	25,759	20,816	1,265	644,591	1,263	41,065	36	475	71,336	5,813	125	868	456	235,113	279	90,882

of fish caught during the year 1923.

Sturgeon	Eels	Perch	Tullibee	Catfish	Carp	Mixed and coarse fish	Caviare	Sturgeon Bladders	Pickerel (Blue)	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	No.	lbs.	$ c.
14,023	.....	4,684	111,692	.....	13,814	131,267	543	....	3,835	281,744 38
27,238	.....	.....	600	.....	4,732	49,665	10	....	.....	446,453 74
8,322	2	20,810	.....	50	122	394,478	25	....	.....	104,664 97
5,371	.....	3,615	81,568	7,300	52,303	51,548	345	....	.....	331,056 88
11,766	195	118,022	121,004	399	6,474	101,494	927	....	3,550	262,291 48
22,543	.....	56,773	.....	43,228	304,871	351,786	700	....	3,325	52,367 27
40,888	510	2,396,778	.....	57,765	286,319	1,286,587	1,837	...	3,193,677	855,883 19
2,948	123,940	82,703	217	180,761	102,989	377,544	56	....	49,868	492,857 65
10,766	19,998	17,537	.....	107,605	361,697	269,950	26	....	500	59,079 20
143,865	144,645	2,700,922	315,081	397,108	1,133,321	3,014,319	4,469	....	3,254,755	.....
$ c. 47,475 45	$ c. 17,357 40	$ c. 135,046 10	$ c. 15,754 05	$ c. 27,797 56	$ c. 45,332 84	$ c. 120,572 76	$ c. 7,150 40	$	$ c. 130,190 20	$ c. 2,886,398 76

Comparative Statement of the Yield of the Fisheries of the Province of Ontario according to Districts.

	1922 lbs.	1923 lbs.	Increase lbs.	Decrease lbs.
Kenora and Rainy River Districts:				
Whitefish, fresh	590,249	603,612	13,363	
Trout, fresh	87,783	73,044		14,739
Pike	488,360	455,191		33,169
Pickerel (Dore)	1,041,601	1,151,748	110,147	
Sturgeon	4,169	14,023	9,854	
Perch	15,220	4,684		10,536
Tullibee	130,774	111,692		19,082
Carp	2,640	13,814	11,174	
Mixed and Coarse	148,514	131,267		17,247
Caviare	136	543	407	
Pickerel (Blue)	3,600	3,835	235	
Total	2,513,046	2,563,453	50,407	(net increase)
Lake Superior:				
Herring, salted	27,500	18,000		9,500
Herring, fresh	577,065	1,078,958	501,893	
Whitefish, salted	840	1,000	160	
Whitefish, fresh	1,198,100	1,267,377	69,277	
Trout, salted	11,723	2,340		9,383
Trout, fresh	1,872,321	1,956,211	83,890	
Pike	30,298	22,809		7,489
Pickerel (Dore)	164,192	158,705		5,487
Sturgeon	23,065	27,238	4,173	
Perch	162			162
Tullibee	78	600	522	
Carp	7,187	4,732		2,455
Mixed and Coarse	113,372	49,665		63,707
Caviare	86	10		76
Pickerel (Blue)	250			250
Total	4,026,239	4,587,645	561,406	(net increase)
Lake Huron (North Channel):				
Herring, salted	1,000	385		615
Herring, fresh	18,191	10,382		7,809
Whitefish, salted	1,150	28		1,122
Whitefish, fresh	253,128	175,487		77,641
Trout, salted	5,638	1,665		3,973
Trout, fresh	647,954	357,970		289,984
Pike	104,158	77,656		26,502
Pickerel (Dore)	164,312	143,626		20,686
Sturgeon	12,803	8,322		4,481
Eels		2	2	
Perch	19,210	20,810	1,600	
Catfish	88	50		38
Carp	16,359	122		16,237
Mixed and Coarse	400,645	394,478		6,167
Caviare	64	25		39
Total	1,644,700	1,191,008	(net decrease)	453,692

Comparative Statement of the Yield of the Fisheries of the Province of Ontario according to Districts.—*Continued*

	1922 lbs.	1923 lbs.	Increase lbs.	Decrease lbs.
Georgian Bay:				
Herring, salted	1,300	1,140		160
Herring, fresh	73,846	71,314		2,532
Whitefish, salted	508	825	317	
Whitefish, fresh	1,068,604	1,213,681	145,077	
Trout, salted	10,250	9,935		315
Trout, fresh	1,434,831	1,344,676		90,155
Pike	107,662	105,897		1,765
Pickerel (Dore)	121,592	120,318		1,274
Sturgeon	3,499	5,371	1,872	
Perch	2,147	3,615	1,468	
Tullibee	75,027	81,568	6,541	
Catfish	5,361	7,300	1,939	
Carp	50,442	52,303	1,861	
Mixed and Coarse	87,755	51,548		36,207
Caviare	334	345	11	
Total	3,043,158	3,069,836	26,678	(net increase)
Lake Huron (Proper):				
Herring, salted	3,300	4,000	700	
Herring, fresh	177,171	147,583		29,588
Whitefish, salted	900	1,000	100	
Whitefish, fresh	67,211	127,909	60,698	
Trout, salted	20,804	9,848		10,956
Trout, fresh	1,686,451	1,694,660	8,209	
Pike	5,084	13,505	8,421	
Pickerel (Dore)	160,299	219,133	58,834	
Sturgeon	10,451	11,766	1,315	
Eels		195	195	
Perch	126,327	118,022		8,305
Tullibee	131,508	121,004		10,504
Catfish	1,255	399		856
Carp	3,140	6,474	3,334	
Mixed and Coarse	113,664	101,494		12,170
Caviare	634	927	293	
Pickerel (Blue)	10,969	3,550		7,419
Total	2,519,168	2,581,469	62,301	(net increase)
Lake St. Clair:				
Whitefish, fresh	3,570	2,140		1,430
Pike	25,136	22,941		2,195
Pickerel (Dore)	57,138	72,431	15,293	
Sturgeon	8,169	22,543	14,374	
Perch	96,185	56,773		39,412
Catfish	31,839	43,228	11,389	
Carp	313,266	304,871		8,395
Mixed and Coarse	461,477	351,786		109,691
Caviare	296	700	404	
Pickerel (Blue)	2,400	3,325	925	
Total	999,476	880,738	(net decrease)	118,738

Comparative Statement of the Yield of the Fisheries of the Province of Ontario according to Districts.—*Continued.*

	1922 lbs.	1923 lbs.	Increase lbs.	Decrease lbs.
Lake Erie:				
Herring, fresh	6,306,318	9,241,118	2,934,800	
Whitefish, salted	454			454
Whitefish, fresh	751,270	536,123		215,147
Trout, fresh	526	239		287
Pike	143,736	129,585		14,151
Pickerel	505,070	602,564	97,494	
Sturgeon	36,359	40,888	4,529	
Eels	7	510	503	
Perch	2,109,027	2,396,778	287,751	
Catfish	58,321	57,765		556
Carp	233,926	286,319	52,393	
Mixed and Coarse	1,227,170	1,286,587	59,417	
Caviare	1,467	1,837	370	
Pickerel (Blue)	6,312,589	3,193,677		3,118,912
Total	17,686,240	17,773,990	87,750	(net increase)
Lake Ontario:				
Herring, salted	3,222	6,427	3,205	
Herring, fresh	342,608	249,635		92,973
Whitefish, salted	1,796	2,350	554	
Whitefish, fresh	2,096,619	2,563,764	467,145	
Trout, salted	955	6,169	5,214	
Trout, fresh	720,894	748,781	27,887	
Pike	250,225	280,800	30,575	
Pickerel (Dore)	116,230	167,985	51,755	
Sturgeon	1,660	2,948	1,288	
Eels	146,846	123,940		22,906
Perch	74,032	82,703	8,671	
Tullibee		217	217	
Catfish	177,776	180,761	2,985	
Carp	121,004	102,989		18,015
Mixed and Coarse	448,628	377,544		71,084
Caviare		56	56	
Pickerel (Blue)	28,706	49,868	21,162	
Total	4,531,201	4,946,937	415,736	(net increase)
Inland Waters:				
Herring, fresh	12,008	7,370		4,638
Whitefish, salted	700	940	240	
Whitefish, fresh	44,636	25,872		18,764
Trout, fresh	43,165	34,814		8,351
Pike	105,170	87,846		17,324
Pickerel (Dore)	54,563	54,685	122	
Sturgeon	11,776	10,766		1,010
Eels	24,192	19,998		4,194
Perch	25,004	17,537		7,467
Catfish	108,639	107,605		1,034
Carp	312,500	361,697	49,197	
Mixed and Coarse	316,430	269,950		46,480
Caviare	6	26	20	
Pickerel (Blue)		500	500	
Total	1,058,789	999,606	(net decrease)	59,183

Comparative Statement of the Yield of the Fisheries of the Province of Ontario.

	1922 lbs.	1923 lbs.	Increase lbs.	Decrease lbs.
Herring, salted	36,322	29,952		6,370
Herring, fresh	7,507,207	10,806,360	3,299,153	
Whitefish, salted	6,348	6,143		205
Whitefish, fresh	6,073,387	6,515,965	442,578	
Trout, salted	49,370	29,957		19,413
Trout, fresh	6,493,925	6,210,395		283,530
Pike	1,259,829	1,196,230		63,599
Pickerel (Dore)	2,384,997	2,691,195	306,198	
Sturgeon	111,951	143,865	31,914	
Eels	171,045	144,645		26,400
Perch	2,467,314	2,700,922	233,608	
Tullibee	337,387	315,081		22,306
Catfish	383,279	397,108	13,829	
Carp	1,060,464	1,133,321	72,857	
Mixed and Coarse	3,317,655	3,014,319		303,336
Caviare	3,023	4,469	1,446	
Pickerel (Blue)	6,358,514	3,254,755		3,103,759
Total	38,022,017	38,594,682	572,665	(net increase)

Statement of the Yield of the Fisheries of the Province of Ontario for the Year 1923, as furnished by the Fishermen's Annual Returns.

Kind of Fish.	Quantity lbs.	Price per lb.	Value
		$ c.	$ c.
Herring, salted	29,952	06	1,797 12
Herring, fresh	10,806,360	04	432,254 40
Whitefish, salted	6,143	12	737 16
Whitefish, fresh	6,515,965	12	781,915 80
Trout, salted	29,957	11	3,295 27
Trout, fresh	6,210,395	11	683,143 45
Pike	1,196,230	05	59,811 50
Pickerel (Dore)	2,691,195	14	376,767 30
Sturgeon	143,865	33	47,475 45
Eels	144,645	12	17,357 40
Perch	2,700,922	05	135,046 10
Tullibee	315,081	05	15,754 05
Catfish	397,108	07	27,797 56
Carp	1,133,321	04	45,332 84
Mixed and Coarse	3,014,319	04	120,572 76
Caviare	4,469	1 60	7,150 40
Pickerel (Blue)	3,254,755	04	130,190 20
Total	38,594,682		2,886,398 76

VALUE OF ONTARIO FISHERIES FOR A PERIOD OF TWENTY YEARS, 1904 TO 1923 INCLUSIVE.

Year	Value $ c.	Year	Value $ c.
1904	1,793,524 00	1914	2,755,293 11
1905	1,708,963 00	1915	3,341,181 41
1906	1,734,865 00	1916	2,658,993 43
1907	1,935,024 90	1917	2,866,424 00
1908	2,100,078 63	1918	3,175,110 32
1909	2,237,544 41	1919	2,721,440 24
1910	2,348,269 57	1920	2,691,093 74
1911	2,419,178 21	1921	2,656,775 82
1912	2,842,877 09	1922	2,807,525 21
1913	2,674,686 76	1923	2,886,398 76

STATEMENT OF THE EQUIPMENT AND ITS VALUE USED IN THE FISHING INDUSTRY OF THE PROVINCE OF ONTARIO, DURING THE YEAR 1923.

———	Number	Value $ c.
Tugs (2,480 tons)	100	546,722 00
Gasoline Launches	894	493,626 00
Sail or Row Boats	1,080	65,063 00
Gill Nets (6,018,801 yards)	....	662,334 00
Seine Nets (25,759 yards)	172	20,816 00
Pound Nets	1,265	644,591 00
Hoop Nets	1,263	41,065 00
Dip or Roll Nets	36	475 00
Baited Hooks	71,336	5,813 00
Spears	125	868 00
Freezers and Ice Houses	456	235,113 00
Piers and Wharves	279	90,882 00
		2,807,368 00

Number of men employed on Tugs	537
Number of men employed on Gasoline Launches	1,705
Number of men employed on Sail or Row Boats	1,500
	3,742

The Fourth Annual Report

OF THE

Department of Labour

INCLUDING THE REPORTS OF THE ADMINISTRATION OF

The Stationary and Hoisting Engineers' Act; The Factory, Shop and Office Building Act; The Employment Agencies' Act; The Steam Boiler Act; The Ontario Government Offices of the Employment Service of Canada.

Province of Ontario

1923

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1924

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TORONTO
CANADA

To His Honour HENRY COCKSHUTT,
Lieutenant Governor of the Province of Ontario.

I beg to submit herewith for your consideration the Fourth Annual Report of the Department of Labour for the year 1923.

Respectfully submitted,

FORBES GODFREY,
Minister of Labour.

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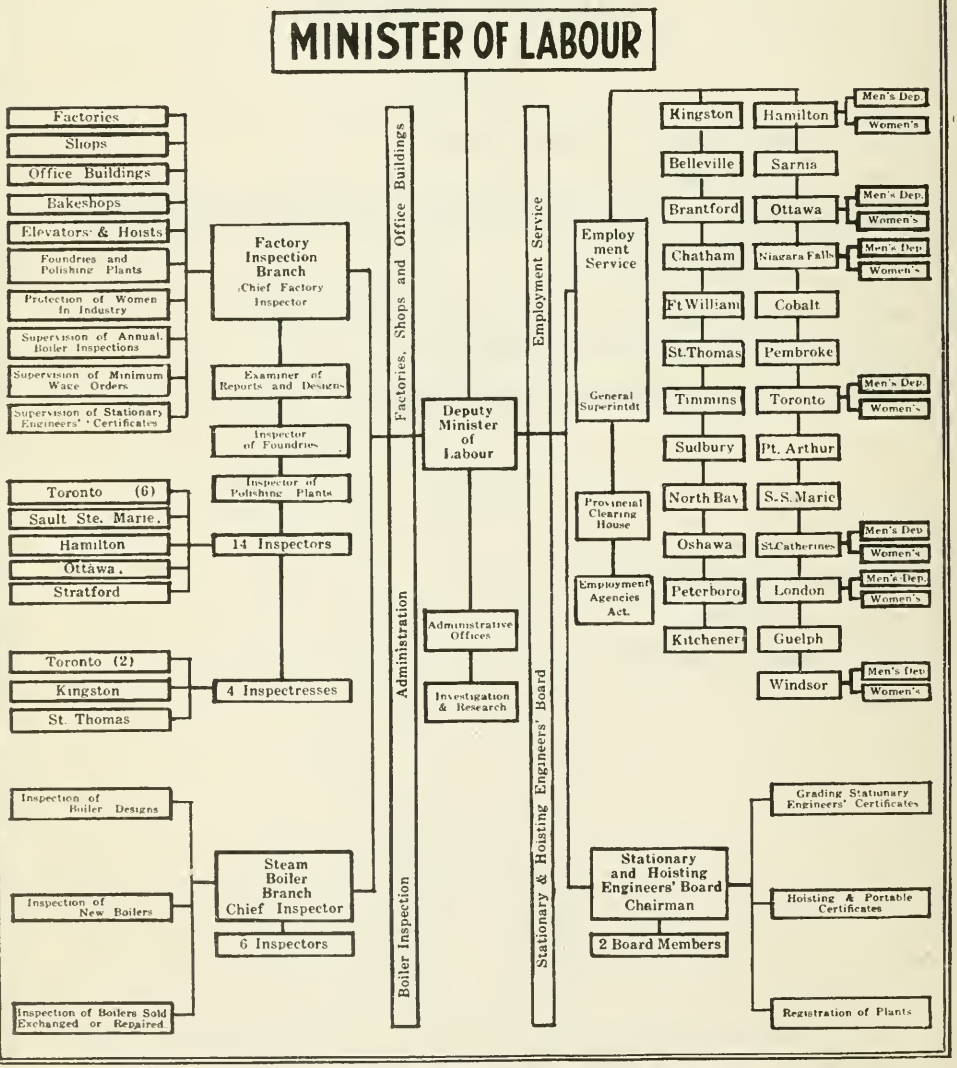
DEPARTMENT OF LABOUR

CHART SHOWING ORGANIZATION AND LINES OF WORK



Hon. Dr. Forbes Godfrey,
Minister of Labour and Health.

Sir:

I have the honour to present to you the fourth annual report of the Department of Labour.

A résumé of the activities of each Branch is herewith outlined, together with observations on industrial conditions during the fiscal year 1923.

Factory Inspection Branch

Each year the onward march of Industry and Commerce reveals new spheres of activities for factory inspectors. Invention of new machinery and appliances, development of mechanical and technical processes, improved methods of manufacture, changes in the personnel of managements and staffs, and many other important factors call for the unflagging attention of the factory inspectorate.

The number of inspections made during the year was 18,106, of which 10,135 were first inspections and 7,971 revisits. These inspections cover the work of accident prevention, employment of children, hours and conditions of employment, health, fire prevention, safety and sanitation, also investigation into accidents and complaints. Within the establishments visited 256,064 persons were employed. In addition to this work, under the Factory Act the members of the inspectorate assist in the enforcement of the Adolescent School Attendance Act, Minimum Wage Act, and the Stationary and Hoisting Engineers' Act.

Accidents

Accident prevention is an important part of the work of factory inspection. During the year a distinct advance was made in the prevention of accidents on freight elevators by recommending the installation of a mechanical or electrical contrivance which prevents the car from being moved from any floor until the gates or doors protecting the hatch-way or well-hole are all securely closed and locked. Most fatal accidents on freight elevators occur because well-holes or hatch-ways are insecurely guarded.

Commendable progress is being made by the various firms of engineers who are interested in placing such a device upon the market. Owners and users of elevators are co-operating with the factory inspectors in a splendid manner regarding the installation of such devices.

While attending an exhibit of safety appliances for machinery during the latter part of the year, the thought suggested itself to me that manufacturers of machinery could give more attention to the prevention of accidents by not only safe-guarding the various moving parts of machines, but by designing devices similar to those exhibited to protect the operators from the peculiar danger associated with the productive function of machines as distinguished from their ordinary mechanical movements. This special phase of accident prevention is invariably left to the detached inventor and unless his device is commercially profitable no progress is accomplished.

Makers of machinery could install quite economically such devices as part of the regular equipment of machines and in view of the cost of compensation to injured workmen or their dependants, buyers of machinery should stipulate

as a condition of the purchase contract that the machine or other mechanical appliance be practically "fool-proof."

There are many other phases of accident prevention work, but this one is intimately associated with the work of factory inspection.

At the International Labour Conference held in Geneva during the month of October, 1923, the subject of Factory Inspection was thoroughly discussed and it is interesting to record that the principles and rules of factory inspection as approved by the Conference are almost without exception incorporated in the Factory Act of this Province.

Steam Boiler Branch

The year was one of the busiest on record for this Branch. The Canadian Interprovincial Regulations approved during the previous year make it necessary for designs of boilers already registered to be resurveyed and reregistered. As a result a large increase took place in the number of drawings surveyed and registered. These registrations total 724 as compared with 333 during the previous year.

A total of 405 new pressure vessels was inspected during the year and compared to the 354 inspections of new work for the previous fiscal period indicates increased activity in the boiler industry within the Province. This improvement is also reflected by an increase in the number of steam boilers or pressure vessels bought, sold, or exchanged.

Inspections of second-hand boilers or pressure vessels total 974 as compared with 846 during the previous fiscal period.

A tribute to the efficiency of the work of this Branch is indicated by the number of inspection requests received from owners or users of steam pressure plants to render service even when such work does not come within the scope of the Steam Boiler Act or Regulations. A considerable amount of this inspection work is rendered obligatory on owners of steam boilers under section 57 of the Factory, Shop and Office Building Act and the inspectors attached to the Steam Boiler Branch, when practical, render every possible assistance to owners or users of steam boilers who request such service.

During the year several explosions of pressure vessels took place within the Province, but none of the explosions reported occurred on steam boilers or pressure vessels that had been built and inspected according to the present requirements of the Steam Boiler Act and Regulations.

The activity of this Branch is indicated by a decided increase in its revenue during the year.

Stationary and Hoisting Engineers' Branch

It is sometimes averred that the development of electricity as a motive power is supplanting steam and that as a result the sphere of activity for the certificated engineer is becoming contracted. The volume of business transacted by this Branch during the past few years does not substantiate this contention.

The total number of stationary, hoisting and portable engineers' certificates granted during the fiscal year 1923 was 14,777, an increase of 865 over the previous year. The number of persons granted certificates by examination was 1,842, and the general increase in the work of this Branch during the year indicates that opportunities for employment for certificated engineers were better than during any former year. The larger number of persons obtaining certifi-

cates by examination were graded in the fourth-class, but each year there is a definite effort made by those holding the lower grades to qualify for the higher ones.

Three hundred and sixty-nine persons failed to secure certificates owing to a low percentage obtained in examination. Every legitimate effort is made by members of the Board to assist all candidates to pass their examination and any grounds for complaint are usually due to the lack of co-operation on the part of the applicant with members of the Board.

Employment Service

Many plans and methods have been suggested to cope with the problem of finding work for unemployed persons, but there is no agency which meets so many phases of this problem in such a practical way as the Employment Service.

Twenty-five offices are operated by the Department and these are located in strategic industrial centres throughout the Province. Taking into consideration the vast area and variable climate of the Province, the seasonal character of many of its industries and occupations, its peculiar labour needs during the different seasons, these offices constitute a bridge over which many persons pass with definite assurances of employment, from firm to firm, industry to industry, locality to locality, without undue loss of time or unnecessary expense.

For the twelve months ending October 31st, 1923, the number of persons registering for employment was 213,821 as compared with 192,266 during the previous year. The number of vacancies reported to the Employment Service by employers totalled 209,663 and the Service succeeded in placing 167,933 persons in employment.

Anyone might deduce that when unemployment is acute the number of persons who seek employment through the Offices of the Employment Service would increase correspondingly, but the mental attitude of some unemployed persons is such that they do not register as being out of work unless there is an almost certain chance of obtaining employment. Employment Service statistics compiled during good and bad business periods, indicate that an approximate maximum number of unemployed persons register for employment when business conditions are normal as chances of obtaining work are better.

The Employment Service meets more effectively the needs of the Labour market during normal business conditions than during periods of business depression.

The International Association of Public Employment Services which is representative of the Employment Service of the United States and the Employment Service of Canada met in Convention in Toronto during the first week in September. Many interesting and instructive addresses and papers were delivered and tribute was paid to the work of the Employment Service by many important public officials. An opportunity was afforded the superintendent of each Employment Office in the Province to attend the Convention, and these superintendents met in private session and discussed matters pertaining to increasing the efficiency of the Ontario Service.

Labour Conditions

The volume of employment in Ontario for the year 1923 was greater than that of the preceding year. The index numbers issued by the Dominion Bureau of Statistics show that the volume of employment during each month of the

year with one exception was greater than during 1922. The index number for January, 1920, is 100 and the following tables indicate the trend of employment during the year:

	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1922...	78.3	79.5	81.7	81.1	82.4	87.8	89.2	90.8	91.9	93.6	94.9	94.4
1923...	85.6	90.0	90.8	88.4	91.6	96.8	97.2	97.1	98.1	96.0	96.0	93.4

According to returns made by Trade Unions, the percentage of unemployment among Trade Union members in Ontario was lower for the first nine months of the year than for the same months of 1922, but the last three months in the year were conspicuous for a contraction in the matter of employment as reported by Trade Unions.

The percentage of unemployment in Trade Unions during the years 1922-23 is as follows:—

	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1922...	11.1	10.1	8.3	5.9	3.9	3.9	2.8	2.5	2.9	1.9	2.2	4.7
1923...	6.7	7.0	5.5	2.8	1.5	1.6	1.7	2.2	2.1	2.8	4.2	6.4

It will be noted from the tables quoted that the shrinkage in employment during 1923 was greatest in December. One of the important industries in the Province is that of building and construction work, and the value of building permits issued in twenty-five cities in Ontario during 1923 indicates the volume of employment in this industry during 1923 as compared with 1922.

The estimated cost of building work as indicated by building permits for the years 1922-23 is as follows:—

	January	February	March	April	May	June
1922.....	$1,610,699	$2,708,946	$6,327,041	$7,783,109	$8,536,477	$9,246,763
1923.....	2,615,406	3,275,451	4,935,778	7,650,654	11,206,792	8,070,597
	July	August	September	October	November	December
1922.....	$8,503,763	$6,799,962	$5,495,265	$5,279,360	$6,699,214	$3,214,150
1923.....	6,920,931	5,414,627	4,693,684	5,040,975	4,078,290	4,086,679

The total for 1922 is $72,204,749 and the 1923 total is $67,989,864, a decline of approximately $4,214,885 in the value of work for the building industry.

Taken as a whole, these various returns indicate an improvement in employment from the beginning of the year until the month of September, but there is a slight contraction of employment from September until December. Compared with 1922 the improvement is considerable, but employment in Province in December, 1923, was not as good as during the similar mo the previous year.

The usual seasonal fluctuations were experienced in many lines of manufactures. Firms engaged in the manufacture of pulp, paper, electric current, iron, steel, mineral, non-ferrous metal, tobacco, and electrical apparatus, had larger working staffs than during the previous year, but on the other hand reports from leather, rubber, musical instrument and textile establishments were less favourable.

Wages and Hours

There was practically no change during the year in rates of wages and hours of employment in the various trades with the exception of trades associated with the building industry. A series of tables dealing with wages and hours of employment in certain trades in Ontario are included in this report. These tables were prepared by the Federal Department of Labour.

Industrial Unrest

During the fiscal year. the trade disputes involving a stoppage of work numbered 16, as compared with 23 in 1922. This was the smallest number since 1916 and the time loss in working days was smaller than any year since 1918. Approximately 95 per cent. of this time loss was due to the four strikes carried over from the previous year and all of which remained unterminated at the end of October. Of these four strikes, three were in the printing industry, commencing the middle of 1921, causing in 1923 a time loss of 184,358 days, and the fourth was among street railway workers with a loss of 3,653 days. Of the twelve strikes commenced during the year, involving a time loss of 10,308 working days, two in the clothing industry accounted for 4,278 days, two in food stuffs group for 2,152 days, five in metals and machinery for 1,620, one in woodworking group for 1,287, one strike of steam shovel operators for 851, and one of linemen for 120 days loss.

Of the strikes commenced during the year, eight were terminated by negotiations before the end of October; in the case of two, the workers were replaced, and in connection with the others, employment conditions ceased to be affected.

General

The Federal Government invited Provincial Governments to be represented at a Conference to meet in Ottawa, September, 1923, to consider matters affecting the Draft Conventions and Recommendations of the International Labour Conference. The Ontario Government was represented by the Deputy Minister of Labour.

In conclusion it may be observed that industrial conditions throughout the Province have maintained a fairly high level during the year, and while business in general has not made such rapid gains as were hoped for, yet, compared with other provinces and countries, the general stability of industrial conditions gives a reasonable degree of security to workers in their earnings and standards of living. This is especially true when the violent fluctuations in the standards of life and general instability of employment in European countries is taken into consideration.

Jas. H. H. Ballantyne,
Deputy Minister of Labour.

LABOUR LEGISLATION, 1923

The Statutes of Ontario, 1923, include the following laws and amendments of special interest to labour:—

1. An Act to amend the Workmen's Compensation Act:—

The subsection of the Workmen's Compensation Act which limits the amount of compensation payable in respect to death or injury to 66 2/3 per cent. of the worker's average monthly earnings was amended by the addition of a clause establishing $12.50 per week as the minimum rate of compensation where the dependants are a widow (or an invalid husband) and one or more children. This increase in the amount of monthly payments applies to pension payments accruing after that date in past cases as well as future cases.

2. An Act respecting Liens of Mechanics, Wage Earners and Others:—

This Act revised and consolidated the previous Acts on this subject. The new measure provides greater protection for the workers against fraudulent agreements between an owner and a contractor by means of fictitious contract prices and entitles wage-earners to enforce liens in respect to uncompleted contracts. By the new Act wider power is allowed the judge trying an action for lien to use his discretion in seeing that all the parties concerned receive reasonable and just treatment.

3. An Act to amend the Landlord and Tenant Act:—

This Act provides that where the tenant disputes the landlord's right to distrain any of his goods or disputes the amount claimed by the landlord, either party may apply to a judge, who may determine the dispute summarily.

4. An Act to enable Railway Employees and Commercial Travellers to vote at Municipal Elections before Polling Day:—

By this Act municipal councils are authorized to pass by-laws to enable commercial travellers, whose employment necessitates their absence from time to time from the municipality, as well as railway employees, to take special polls preceding the date of the regular municipal elections.

A former Act, which was amended in 1922, extended this privilege to railway employees, railway mail clerks employed by the Post Office Department of Canada, and railway express clerks employed by the express companies.

5. An Act to amend the Adolescent School Attendance Act:—

By this amendment the obligation to attend school shall not apply to adolescents between the ages of 14 and 16, whose parents reside in a rural school section and whose services are required on the farm or in the household, and adolescents thus exempt shall not be required to obtain home permits.

The date on which section 7 of the Adolescent School Attendance Act will take effect was deferred by a proclamation published in *The Ontario Gazette*, May 19th, 1923, for a further period of two years, namely, from September 1st, 1923, to September 1st, 1925. Section 7 deals with the part-time instruction of adolescents between the ages of 16 and 18 years.

ONTARIO OFFICES, EMPLOYMENT SERVICE OF CANADA

H. C. Hudson, General Superintendent

The conclusion of the seven years of operation of the Public Employment Service in Ontario finds the offices firmly established and serving an ever-increasing number of employers and workers. This is indicated, for instance, by the number of applications which was 213,821 for the twelve months ending October 31st, 1923, as compared with 192,266 in 1922, and 185,946 in 1921.

In summing up the work in the following pages, no attempt has been made to cover each office in detail. Significant extracts from the reports of the various offices, or summaries of the reports presented by superintendents, have been given, however, with a view to informing those interested in the nature, scope and function of the Public Employment Service as it is operated in the Province of Ontario.

Immense distances separate many of the twenty-five Ontario offices from other offices of the service in the Province. It reflects great credit on the personnel of all the offices that the relations throughout the year have been so harmonious. With communication limited to letters, telegrams and, within certain limits, the long-distance telephone, opportunities for misunderstandings constantly arise. It can be truthfully stated, however, that the members of the staff of the Ontario Offices of the Employment Service of Canada place the best interests of the service before all other considerations, and the result has been a high degree of satisfactory co-operation between all branches. An additional factor in this pleasant relationship has undoubtedly been the annual conference of superintendents, which affords superintendents of the different offices an opportunity for a personal talk with their co-workers.

While further information with regard to the work of the offices may be found throughout the following pages, it is interesting to note that there has been an increase not only in the number of applications, but in the number of placements. During the twelve months ending October 31st, 1920, there were 135,852 men and women placed in jobs by the various offices of the Ontario Service. The following year nine offices were closed and the placements dropped to 107,764, in accordance with the reduction of offices. In 1922 placements totalled 143,011, but the high point was reached during the twelve months ending October 31st, 1923, when 167,933 placements were made. The number of placements is not an infallible index of the efficiency of the public employment offices, as other factors enter into each individual case; and yet it is interesting to note that 20 out of the 25 offices were successful in effecting more placements during 1923 than during the previous year. In the four offices where placements were lower than last year the figures are only slightly under those of 1922.

Another means of comparing the various offices in a service such as this is by calculating the cost of making individual placements. During 1923 the average unit cost for all the offices, considering the placements of both men and women, and including regular and casual placements, was 94.7 cents. As 50 per cent. of this expense has been borne by the Federal Government under the terms of the Employment Office Co-ordination Act, the actual cost to the Ontario Government has been less than 48 cents for every worker placed in a positi[illegible] In the case of a number of positions filled, local conditions must be taken [illegible]to consideration, but mention should be made of the fact that the office

in Port Arthur has the best record for the year with a unit cost of 57 cents per placement. More than half of the offices are under the dollar mark, which fact shows that the cost of administering the service is reasonable. It is further a matter of favourable comment that the cost was 14 per cent. lower in 1923 than during 1922.

The spirit which animates the members of the various employment office staffs is exemplified in the following quotation from the report of one of the Northern office superintendents:—

> "The success of the Employment Service is not founded on free service alone, but on our organized methods, our clearance system, a probable knowledge of the industrial situation in other localities; courtesy to both employer and employee, and the esprit de corps so apparent throughout the offices. All this is universally recognized by employers and workers alike as being of greater value to them than the fact that they are not being charged for the facilities provided by the offices."

EMPLOYMENT SERVICE OF CANADA
SUMMARY OF THE ACTIVITIES OF THE ONTARIO OFFICES
NOVEMBER 1, 1922, TO OCTOBER 31, 1923

Offices	Applications for work	Vacancies notified	Placements including the Transfers		
			Regular	Casual	Total
Belleville	2,296	2,277	1,444	612	2,056
Brantford	3,773	2,746	1,321	996	2,317
Chatham	3,439	3,713	2,948	368	3,316
Cobalt	4,663	5,148	4,186	118	4,304
Fort William	6,007	7,054	4,689	381	5,070
Guelph	2,401	2,333	1,235	278	1,513
Hamilton—Men	10,171	7,508	5,584	2,557	8,141
Hamilton—Women	7,443	7,427	1,158	5,296	6,454
Kingston	3,625	3,782	1,171	2,011	3,182
Kitchener	3,469	2,583	1,716	442	2,158
London—Men	5,803	5,569	3,091	2,351	5,442
London—Women	1,709	1,464	465	526	991
Niagara Falls	3,255	4,466	2,415	32	2,447
North Bay	5,677	6,520	5,259	240	5,499
Oshawa	3,496	2,555	1,455	384	1,839
Ottawa—Men	7,138	5,051	6,220	241	6,461
Ottawa—Women	2,878	3,464	1,081	1,028	2,109
Pembroke	1,146	1,359	1,054	12	1,066
Peterborough	2,009	2,699	1,651	222	1,873
Port Arthur	10,681	19,825	10,328	150	10,478
St. Catharines	6,141	5,797	3,815	1,415	5,230
St. Thomas	2,157	2,227	1,749	257	2,006
Sarnia	2,138	2,454	1,694	356	2,050
Sault Ste. Marie	5,869	8,222	2,562	571	3,133
Sudbury	5,627	11,824	5,449	16	5,465
Timmins	3,763	5,650	3,524	38	3,562
Toronto—					
Men's Industrial	46,394	34,190	12,275	20,160	32,435
" Farm	3,896	3,366	3,753		3,753
" Unskilled	6,156	2,361	6,153		6,153
Women's Industrial	4,677	1,959	1,256	69	1,325
" Clerical	6,513	2,394	1,108	994	2,102
" Domestic	22,103	24,956	3,281	14,064	17,345
Windsor—Men	5,796	5,267	4,691	726	5,417
Windsor—Women	1,507	1,450	1,190	51	1,241
Totals	213,321	209,663	110,971	56,962	167,933

Some idea of the extent to which the clearance system is in operation between the various offices of the Employment Service of Canada is shown by the fact that the Ontario offices transferred during the year nearly 10,000 men to points within the Province, but outside their own immediate zone, and over 300 men to the Province of Quebec. In addition, over 5,000 men were transferred to the Port Arthur office from points outside the Province, chiefly from Winnipeg, due to the fact that Winnipeg is regarded as the labour market for the Port Arthur district. More than 300 men were transferred by that office to the Province of Manitoba.

In the following table the comparison has been made between placements per each hundred registration by all the Ontario Offices during the two years, 1922-1923. An applicant's chance of securing work through the employment office during 1923 was 4.5 per cent. better than during 1922. The details by months are contained in the following table:—

EMPLOYMENT SERVICE OF CANADA—ONTARIO OFFICES
FISCAL YEARS 1922-1923

Period	Placements		Placements per 100 Registrations	
	1922	1923	1922	1923
November	9,211	12,574	54.5	71.4
December	7,103	9,162	58.9	69.6
January	10,994	16,559	57.0	73.5
February	10,415	16,588	87.0	86.6
March	13,370	14,012	70.3	81.9
April	12,013	12,123	80.3	79.3
May	15,932	16,672	87.8	84.9
June	13,321	15,079	82.6	83.4
July	11,872	13,478	80.2	79.8
August	12,936	13,248	80.4	79.5
September	12,716	13,206	78.7	79.7
October	13,128	15,232	78.4	72.1
Totals	143,011	167,933	74.4	78.5

SUMMARY OF THE ACTIVITIES OF THE ONTARIO OFFICES OF THE EMPLOYMENT SERVICE OF CANADA BY MONTHS
NOVEMBER 1, 1922, TO OCTOBER 31, 1923

1922-23	Applications for work	Vacancies Notified	Placements including the Transfers		
			Regular	Casual	Total
1922—November	17,600	15,703	9,607	2,967	12,574
December	13,157	10,844	6,274	2,888	9,162
1923—January	22,530	18,936	6,718	9,841	16,559
February	19,160	18,600	5,554	11,034	16,588
March	17,112	15,982	6,085	7,927	14,012
April	15,285	15,590	8,589	3,534	12,123
May	19,647	21,488	12,566	4,106	16,672
June	18,079	19,084	11,902	3,177	15,079
July	16,891	16,786	10,946	2,532	13,478
August	16,666	18,061	10,669	2,579	13,248
September	16,570	18,523	10,075	3,131	13,206
October	21,124	20,066	11,986	3,246	15,232
Totals	213,821	209,663	110,971	56,962	167,933

COMPARISON OF THE PLACEMENTS OF THE ONTARIO OFFICES OF THE EMPLOYMENT SERVICE OF CANADA

DURING THE FISCAL YEARS 1920, 1921, 1922, 1923

Offices	1923		1922		1921		1920	
	Regular	Casual	Regular	Casual	Regular	Casual	Regular	Casual
Arnprior							144	
Belleville	1,444	612	1,225	468	1,073	183	1,295	
Brantford	1,321	996	1,443	2,613	1,726	1,122	1,493	745
Brockville							420	
Chatham	2,948	368	2,762	329	2,270	155	4,157	
Cobalt	4,186	118	2,138	156	1,591	32	1,940	
Cornwall							465	
Fort William	4,689	381	3,591	677	3,637	221	4,339	34
Galt							344	
Guelph	1,235	278	1,049	273	1,048	48	1,915	
Hamilton—Men	5,584	2,557	4,235	1,902	2,353	1,574	6,585	
Hamilton—Women	1,158	5,296	1,086	4,267	907	3,045	799	2,200
Kingston	1,171	2,011	1,599	1,288	2,472	121	2,104	
Kitchener	1,716	442	1,548	370	682	93	2,998	
Lindsay							357	
London—Men	3,091	2,351	3,059	2,958	2,455	306	2,648	15
London—Women	465	526	761	423	655	343	598	279
Niagara Falls	2,415	32	1,593	55	686	30	716	
North Bay	5,259	240	3,891	171	2,415	72	3,454	
Orillia							498	10
Oshawa	1,455	384	1,348	272	1,146	223	1,030	29
Ottawa—Dalhousie St					344	1	1,998	
Ottawa—Queen St., Men	6,220	241	9,394	751	4,266	292	6,418	
Ottawa—Queen St., Women	1,081	1,028	872	832	727	708	400	648
Owen Sound							526	
Pembroke	1,054	12	1,139	16	1,157	1	1,612	
Peterborough	1,651	222	1,631	86	1,648	6	2,098	
Port Arthur	10,328	150	7,735	288	7,803	136	6,549	100
St. Catharines	3,815	1,415	2,263	374	1,896	256	3,263	
St. Thomas	1,749	257	1,251	563	972	542	1,430	
Sarnia	1,694	356	1,490	234	1,124	74	1,181	
Sault Ste. Marie	2,562	571	2,935	649	3,559	78	8,854	
Stratford							435	
Sudbury	5,449	16	5,397	65	6,591	4	9,339	23
Timmins	3,524	38	2,929	16	2,490	16	3,287	
Toronto—								
Men's Industrial	12,275	20,160	15,550	8,725	8,454	1,453	7,512	154
" Farm	3,753		4,122	1	5,695		3,250	
" Unskilled	6,153		3,273	10	4,186		8,892	
" Professional							578	
" Handicap							339	
" Bloor Street							1,025	
Women's Industrial	1,256	69	1,272	41	881	19	678	11
" Clerical	1,108	994	1,357	313	1,393	115	2,148	
" Domestic	3,281	14,064	2,800	11,646	3,396	11,399	1,997	12,869
" Farm			232		419		517	
Welland							384	
Windsor	5,881	777	3,318	1,891	2,448	531	5,726	
Totals	110,971	56,962	100,288	42,723	84,565	23,199	118,735	17,117
	167,933		143,011		107,764		135,852	

Belleville

In a city such as Belleville, where manufacturing is more or less stable, the work of the employment office does not vary much from year to year. An increase of 363 placements during the twelve months as compared with the

previous fiscal year is an indication, however, that the office is fulfilling the functions for which it was created, namely, to serve local employers and workers to the best of its ability.

Brantford

Probably the most significant factor of the report of the office superintendent is his statement that "some hundreds of our best citizens have migrated to other industrial areas where greater opportunities exist. This loss of man power has been a severe blow to the industrial welfare of this community." The position of the handicapped worker as found in the smaller centres may be judged from the report that "fifteen per cent. of the applicants have reached an age where the chance for factory employment is very limited . . . these cases sorely need special provision apart from an ordinary employment service."

Chatham

In Chatham and the surrounding district, the demand for farm help exceeded the supply throughout the year; building trades were quiet, but highway construction and railway construction work provided employment at good wages to a large number of men. Through the instrumentality of the Clearance System a large number of good positions in Chatham were filled from outside points, workers with the required qualifications not being available locally. More men were sent to the lumber woods than in previous years.

Cobalt

It is customary in preparing the Annual Report of the Employment Service to reproduce in full the reports rendered by one or more local superintendents. The report of the Cobalt Office Superintendent has been selected as presenting a typical picture of the work done by one of our Northern offices:—

"In reviewing the industrial conditions which have prevailed in this district over the past twelve months, it is very gratifying to be able to report a very marked improvement in labour conditions generally, over those that were encountered during the twelve months previous. Whereas the last report dealt with the providing of relief for those unable to secure employment, with the accompanying hardship and distress for the families affected, no special measures were necessary during the period covered by this report.

"The lumbering business had settled down after a period of inflation, and while wages had taken a considerable drop from the peak reached in the year following the conclusion of hostilities in the Great War, work was plentiful and men for the logging camps were constantly in demand.

"During the past winter construction of a power house, power dam and transmission line by the Great Northern Power Company was carried on and, as they employed between five and six hundred men, the resulting improvement in employment conditions can be readily realized.

"The mining industry did not show any improvement during the winter season nor yet was there any slackening apparent, consequently those engaged in this class of work were employed steadily and at remuneration which provided a fair means of livelihood.

"It would be hard to decide which of the two industries provided the greatest expansion, that is, mining or construction. The mining industry has, this past year, experienced the most successful period since the discovery

of minerals in Ontario and, in so far as gold and silver mining is concerned, the expansion has been steady and progressive. Silver mining in Cobalt has not shown much improvement, but the South Lorrain area has, after many years of more or less stagnant period, come into its own through the discoveries of high grade ore. These discoveries have put a new lease of life into silver mining, and the territory lying adjacent to Cobalt has been re-staked and prospected, and the finding of a nugget weighing about 3,000 pounds of almost pure silver has given to the industry an impetus which is creating more jobs for the workless. In addition, the gold areas of Larder Lake and Kirkland Lake have been expanding at a rapid rate and with the completion in sight of the railroad extension from Swastika, that district will continue, without a doubt, to improve as new capital is introduced and further discoveries made.

"The splendid showings encountered in the Rouyn district of Quebec has been also of importance to the workers in this vicinity, as many parties have been organized to carry on development work in that promising gold area. Mining in Gowganda has held its own, but lack of transportation facilities other than a 28-mile wagon road with the accompanying high cost of freighting, has had a tendency to delay expansion of operations.

"Construction has also had the best year known in this district. Highways under the Northern Development Branch have been very active with new roads and improvements to existing ones, thus furnishing employment to a great many unskilled labourers. The construction of an hydro-electric power plant on the Quinze River, which lies in the Province of Quebec, a few miles from Cobalt, is also being pushed to capacity and splendid progress is being made with this project. A large proportion of the men employed have been recruited from this district. This power is primarily for the use of the mines in the Porcupine area and a transmission line of steel tower construction throughout its length of approximately 120 miles is under construction by the Northern Canada Power Company, which is the parent company behind the entire project.

"The disastrous fire in the town of Haileybury and vicinity last year has provided for the building trades a period of activity seldom encountered. Records of the number of permits issued and the value of buildings constructed or under course of construction, are not available, but a survey of the town of Haileybury made last month discloses the following information:

> " 'Fifty-seven stores and business blocks; two churches; two schools; court-house; post office; masonic temple; pumping station; fire hall; T. & N.O. Railway station, and approximately three hundred and sixty residences have been completed, or are in course of construction. These are permanent buildings, nothing of a temporary nature being taken into account. The houses which have been erected are in the large majority of cases of a much better quality than they were previous to the fire. Compact and of pleasing design they lend an appearance of prosperity and permanency to the area which one year ago presented such a scene of desolation and ruin.
>
> " 'Over one and a quarter miles of new cement sidewalks have been laid, and petitions have been presented and approved of for over one mile more. It was estimated there were between 400 and 500 men employed on reconstruction work with a pay-roll approaching $20,000 weekly.'

"The business transacted by the Cobalt Office is a fair criterion of the opportunities which were offered to the workers, and the number of men

who have migrated to this part of the Province has reached considerable proportions. Numbers of men from all parts of the Dominion, but particularly from Ontario and the Eastern Provinces, have been attracted to Northern Ontario and they have had little difficulty in securing employment.

"The increase in placements has been very marked, a total of 4,304 having been made during the past twelve months, showing an increase of almost 2,010 over the previous year. The best showing in any one month was made in the month of June, when 561 regular and three casual placements were made, while during the month of February only 180 regular and seven casual workers were furnished with employment.

"The assistance given by the other offices through the Clearance Bulletins in supplying the demand is shown by the transfers made into this zone from other points. Comments have been made by persons not directly interested in labour matters on the activities of this office which plainly shows that the work is progressing to a point where it is gaining the respect and confidence of the general public.

"The past year's work more and more emphasizes the part played by the Employment Service in the affairs of the community, and it is needless to point out that the employers are taking advantage of the service. The fact that the service is national in scope is becoming rapidly impressed upon the minds of those who have to labour for their livelihood, and that offices of the Employment Service of Canada are located in the main labour centres where they are assured of courteous treatment and reliable information as to the demand in the several localities for the commodity they have to offer, namely their ability to work, in return for the means of providing themselves and any dependants they may have with an equitable and fair living."

Fort William

The activity of the Fort William Office is shown by the fact that 5,070 placements were made during the year. Almost the entire wheat production of the Prairie Provinces passes through Fort William and Port Arthur; as a result a large percentage of the placements made by the Fort William Office was in connection with the handling of this grain. Elevators, docks, railway yards, etc., call almost continually for workers.

The extensive lumber operations in the district brought many other orders and the employers' satisfaction with the service rendered is demonstrated by the fact that a number of firms which had previously dealt with private agencies turned their entire employment work over to the Employment Service of Canada.

Guelph

The work of the Guelph office does not fluctuate materially from year to year but an increase of 191 placements as compared with the previous twelve months reflects the general improvement in local industrial conditions, and also indicates confidence in the office. An increase in the number of farm hands placed in the district has been a noteworthy feature of the work.

Hamilton—Men's Department

During the twelve months ending October 31st, 1923, 5,584 regular placements, including transfers and 2,557 casual placements, were effected by the Men's Department of the Hamilton Office. Generally speaking, the supply of

men has exceeded the demand throughout the year, except in the case of farm help. Wage rates remain practically steady except for a slight decrease in factories and on farms.

The erection of a Salvation Army citadel, the Hamilton Hydro sub-station, St. Anne's church, a new collegiate, Murry St. school, the Lister building, and an addition to the Canadian Westinghouse Company's plant, provided employment for practically all available building mechanics. The peak of unemployment during the year was reached on February 9th, 1923, when 1,213 men were registered as unemployed; the lowest point was July 3rd, with 126 registered. The largest day's business was done on March 7th, 1922, when 81 placements were made.

Hamilton—Women's Department

During the year ending October 31st, 1923, 7,443 women and girls registered for employment; the majority of these for the first time. Total placements for the year were 6,454, an increase of 2,183 over the previous year.

The superintendent's report on the work of the department is given in detail below:—

"The casual branch of the work is, without doubt, the busiest, and while the number of orders received do not vary from week to week to any great extent, the general trend of labour conditions can be followed by the rise and fall of numbers of applicants applying for this class of work. It is gratifying to know that through the Bureau women can have a daily wage, a ready means of support for themselves and their families, which tides them over times of stress. Several women have expressed their appreciation of the fact that there is a Bureau to which they can come, and can secure employment without walking the streets only to find the job gone.

"Seven hundred and forty domestics were placed, October showing the greatest number for the year. There was a decided increase in the number of new arrivals who applied at the Bureau, some brought out under the auspices of the Salvation Army, others by the Government, and many who paid their own fares. These girls appeared to be a splendid type of domestic, and it has given great satisfaction to place them. Employers have reported that workers received from the Bureau prove more satisfactory than those secured through advertising. Three Polish domestics, three Swedes, one German, and two Hollanders, none of whom could speak English, were placed in private service and proved so satisfactory that further inquiries have been made for that class of domestic.

"Manufacturing has been quiet, February being the busiest month. The year showed 202 placements. There has been difficulty in filling rush orders because the workers have not been on hand and although the messenger service has been resorted to in order to get workers before the jobs have been filled it has been not entirely satisfactory. The Bureau co-operates whenever possible with outside agencies. A central Bureau of Social Agencies was opened during the past year. The newspapers are, at all times, most cordial and ready to write a 'story' of the work or of any special items of interest."

Kingston

Because accurate information was available through the Employment Office regarding the number of unemployed in Kingston, the City Council provided work such as snow-shovelling and sewer construction for approximately

100 married men for three and four days a week during the winter months. When spring work opened up, however, the demand for men exceeded the supply, and through the Clearance System, it was necessary to bring in stone cutters, masons, bricklayers and other building mechanics during the summer months.

Kitchener

The scarcity of orders in the metal trades, leather shoe factories and tanneries, made itself apparent in the number of workers from these various industries who were unable to secure steady employment during the year. The unusual amount of fine weather affected the rubber shoe factories, so that they also failed to provide the usual volume of employment during the season. On the other hand, road work and building construction were active during the year and provided work for many who might otherwise have been unemployed.

There were 2,158 placements made by the Kitchener office during the twelve months ending October 31st, 1923, as compared with 1918, in 1921-1922.

London

The placements of the London office show a reduction of 575 from the figures of the preceding year. This drop is explained by the superintendent as being due to the fact that workers from London were attracted to other urban centres where higher wages were offered. Commenting upon the farm situation in its relation to the work of the London office, it is pointed out by the superintendent that "practically all of the placements made on farms were men of Canadian farm experience. The efforts of the Bureau to turn back to the land recent emigrants, presumably brought out for agricultural purposes, have been disappointing. The trouble seems to be that the large majority of the emigrants applying at the office had positively no disposition to go on farms and were so unskilled in the work that the farmer who would take them was only prepared to offer a wage considerably under what an experienced farm worker would get. The result was that they would seek other avenues of employment."

An increase of over 300 factory placements provides a fairly accurate index of the improvement in manufacturing conditions during the year. Building construction was active from April to October.

London—Women's Department

Although a relatively large number of girls and young women are employed in factories in London, it has been found very difficult to place inexperienced help. So far as domestic employment is concerned the demand has exceeded the supply, but the placements would undoubtedly have been much larger had it been possible to comply with the applicants' numerous requests for positions where they could "live out."

There were 526 casual placements made by the Women's Department, indicating that the demand for help of this kind was not, relatively speaking, as high in London as in larger centres.

Niagara Falls

Increases in every department of the work of the Niagara Falls office indicate the favourable industrial conditions which have prevailed in the district during the year, and also reflect the energy of the staff of the office. There have been no marked changes in wage rates. Factory employment and building

construction provided more jobs than during the previous year. The principal construction projects included the building of piers for the new Michigan Central bridge; the Stamford race track, and a new skating arena. Extensive additions were made to the International Nickle Company and Government elevators at Port Colborne, which provided work for many building tradesmen. Highway construction provided continuous work during the season, while the demand for farm help exceeded the supply—as in other centres—during the summer. As an evidence of the fact that the operations of these smaller offices are by no means confined to placing unskilled labour, the following selection from a list of workers called for is interesting: Battery Assemblers, Silverware Buffers, Barbers, Die Sinkers, Dredgers, Electricians, Factory Superintendents, Grid Moulders, Mail Carriers, Pump Attendant, Weavers, Yardmen, Draughtsmen.

On account of its position, Niagara Falls depends largely on other centres for its supply of men during the season of outdoor construction. As a result, over 1,000 men were sent into the Niagara Falls zone during the year, through the Clearance System. Of this number the majority were from Toronto.

Niagara Falls—Women's Department

During the year there were 383 registrations for employment, 299 vacancies were secured and 229 placements made. During the hotel season a number of workers were placed with the Clifton Hotel. The demand for domestics for the year exceeded the supply, but by close co-operation with other offices 49 positions out of 108 requests for this class of help were filled.

The variety of occupations in which women were placed is shown by the following table:—

Assistant Cooks	2	Kitchen Maid	1
Bookkeeper	1	Laundress	2
Bus Girls	2	Nurse Girls	7
Charwomen	18	Nurse	1
Cooks	2	Pantry Maids	4
Chambermaids	3	Press Operators	2
Clerks	2	Seamstress	2
Counter Girl	1	Stenographers	13
Factory Workers	57	Sales Girls	1
Fruit Pickers	8	Typists	1
General Domestics	59	Wrappers	3
Housemaids	16	Waitresses	13
Hotel Parlour Maids	3		
Housekeepers	4	Total	229
Ironer	1		

North Bay

Industrially, Northern Ontario has taken great strides during the past year. With this progress the Northern Offices of the Employment Service of Canada have kept apace, and as a result they find themselves established so firmly in the confidence of Northern Ontario industry, that they are called upon to shoulder the responsibility of recruiting the large army of labour required for a growing and progressive country, a responsibility which has not been shirked, and if statistics can be regarded as an index, a responsibility which has been ably met. The five offices in Northern Ontario, taking the number of their staffs into consideration (all being one-man offices with the exception of Sudbury), have, according to published reports, handled more men than any other section of similar size in the Employment Service, and have also supplied some of the larger offices with a great deal of business. Therefore, with the growth of the

North, the service of the Northern Offices has likewise extended, and they are occupying an important place in the chain of offices which the Employment Service has established from coast to coast.

The North Bay Office, as Clearance Office for the North, has been called upon to locate a great amount of labour for work in other zones where shortage of labour has occurred. During the year just ending, over 5,499 men were placed in employment by this office, an increase of 1,500 placements over the previous year's business. These placements cover a wide variety of occupations in various industries as shown by our regular reports, but a brief summary of the industries involved might be in order.

A scarcity of work, with the supply of labour in excess of the demand, did not exist at any time during the past twelve months. Work was plentiful, a most happy condition, and most applicants could be readily referred to vacancies where reasonable wages were offered. Before the end of the current year a large number of British harvesters had found their way to this section and to those who showed a willingness to work and a desire to become accustomed to conditions in the north, a special effort was made by this office to have employers absorb these men, with the result that a large number have been satisfactorily placed.

The Clearance System has in a most effective manner assisted in recruiting labour for employers. A constant inter-office exchange of orders has been maintained by the Northern Offices, with a large number of orders going to Provincial Clearance for distribution throughout the Province. As a result of keeping each office in the north acquainted with the requirements in other sections, intelligent advice has been given applicants and the movement of labour from one point to the other has been carried out in a most efficient manner.

Oshawa

The first time an employer or a man in search of work enters an employment office, he might consider he is making an experiment If he continues to make use of the facilities of the office, it is an evidence of his satisfaction in the service. In this connection the superintendent of the Oshawa Office states that to his knowledge "this office has not lost a customer, and as in all other classes of business, satisfied customers tell others, which results in new business."

An increase of approximately ten per cent. in the placement figures bears out the observations of the superintendent. The lack of transportation facilities and the failure of firms to advance fares, are given by the superintendent as reasons for his inability to fill a greater number of orders for farm help. A lessening of the demand for domestic help is noted, owing to numbers of household workers arriving from the Old Country, and also due to the fact that employers are installing labour-saving devices in their homes.

Commenting upon the general industrial situation, the Oshawa superintendent reports as below:

> "The industrial situation during the past fiscal year has been satisfactory in most instances. Our premier industry, that of auto manufacture, has had a very busy season, both in export and domestic markets, a large number of cars being turned out at the local plant. Next come the foundries, which have been very busy and have taken on numbers of men. The sheet metal plant, turning out everything in sheet metal, has also done considerable business with this office."

Ottawa

Following a rather abnormal winter from the standpoint of employment conditions, building and railway construction commenced about May 1st; highway construction the second week in May, and a strong demand for river drivers at $45 to $60 per month was also noted during the first half of the month. A general reduction of staff in various Government offices resulted in an increase among the clerical workers. The supply of building trades mechanics was slightly in excess of the demand during the summer months.

Fire-fighters were shipped to Northern Ontario and Quebec, and stevedores to Sarnia in June, and there was work available for men all the season on highways and railroad construction; this caused a shortage of men for haying and harvest, and by the end of July farm help of any sort was not obtainable. In August the lumber mills and lumber camps were taking men, the former at $3.50 per day; a good many men went West on the harvest excursions. The work on the Auditorium was being rushed and the city had started the paving of Bank and Wellington Streets, leaving the supply of labour of any kind, with the exception of clerical, practically exhausted.

As seen by the statistics regarding placements, there has been a considerable decrease which is explained by the fact that 1922-23 was a year when conditions returned to a more normal state, whereas 1921-1922 was an abnormal year especially during the winter when the abnormal unemployment gave cause for an abnormal amount of created employment, and that "created employment" was controlled by the Employment Service, thus increasing placements above normal.

Ottawa—Women's Department

The Women's Department of the Ottawa office is co-operating with the Federal and Provincial Departments of Immigration in the placement of household workers who have recently arrived in Canada. In this connection it has been reported:—

> "We were most happy to greet these new-comers and could easily absorb double or treble the number. One pleasing feature about having several such girls in one place is that, if they have friends "back home" who intend coming to Canada, these friends are apt to come to the same centre, so that eventually a more adequate supply is obtained."

An interesting phase of the placement work during the closing months of the year is described as below:—

> "During the month of October about a dozen Russian women were sent to Ottawa, and with the exception of two or three could not speak English. Some were married and had a child, their husbands were sent to the bush to work, and the women with one child were placed as domestics on farms. Five women belonged to the Russian aristocracy. They were entirely inexperienced in domestic work but were eventually placed in private homes, where the employers were willing to take the time to teach them. Within two months only two remained in domestic service. In some cases the husbands returned from the bush, and were able to obtain work in the city with the result that their wives gave up their positions to join their husbands. The five women who belonged to the better class and could speak French as well as their native language, accepted work in one of the large department stores in Toronto as sales clerks."

Reporting on the placement of clerical workers:—

> "Many applications from stenographers were received, but only a few of the most experienced could be placed. Business depression has been so

prevalent that many commercial houses instead of increasing their staffs are reducing them to a minimum. There is also a noticeable decrease in the salary offered for experienced stenographers, when orders are received. A large number of school teachers with from one to ten years' experience in teaching have registered for clerical work, preferring this to their own profession, especially when they have been compelled to take country schools."

Pembroke

Pembroke placements show a slight falling off from the figures of the preceding year. Located as it is on the boundary between Ontario and Quebec, its field of operation is limited, as there are a relatively small number of local industries.

Peterborough

At the commencement of the last fiscal year manufacturers were not busy with the exception of the Canadian Woollens, but they all showed improvement over the previous year, and continued to improve as spring advanced until the close of the year. There was, however, very little demand for skilled workmen from other districts by any of the firms and a few Old Country mechanics in the iron trade were unable to secure employment. Only one new factory of any importance was built this year, namely, A. Dick & Carew Company, manufacturers of office furniture, sash and doors and hardwood flooring. Considerable construction work was done but mostly under small contracts. The city extended some sewers and pavements, but there was not much Government road work close to the city. The Trent Valley Canal did considerable repair work and a number of ex-soldiers were employed by the Government on this work. A large number of dwelling houses were built, and the Turnbull Block, which was partly destroyed by fire, was rebuilt. There was no unemployment among mechanics in the building trades.

Port Arthur

That the Employment Service of Canada is appreciated by employers and employees alike is evidenced by the fact that the business of the office increases year by year.

The following extracts from the report of the superintendent of Port Arthur office have been typical of the many sides to the employment work carried on by that branch:—

A summary of the activities of the Port Arthur office since its opening is as follows:—

1918—March 1, to October 31		2,274
1918-1919—November 1, to October 31		3,858
1919-1920—November 1, to October 31	6,266	
Transferred out	347	
Transferred in	2,361	
		8,874
1920-1921—November 1, to October 31	7,992	
Transferred out	130	
Transferred in	3,343	
		11,465
1921-1922—November 1, to October 31	8,871	
Transferred out	149	
Transferred in	2,713	
		11,033
1922-1923—November 1, to October 31	10,513	
Transferred out	368	
Transferred in	5,881	
		16,662
Total placements in Port Arthur and district in five years and eight months including placements transferred out		54,166

"Placed as Port Arthur is very considerably nearer the capital of the Province of Manitoba than the capital of its own province, and the industrial and older settled parts of the Province, there has been a heavy interchange of placements between this district and Winnipeg and placements from the Province of Saskatchewan and Alberta from the west and Quebec from the east. The office which sends the men into another district receives the credit for the placements, the office receiving the men into its district merely recording the transfers. This is as it should be, for the office which collects the men and sees to their shipment should receive the credit of the placements."

Fares were advanced by employers through the medium of the office to 6,505 applicants, the total amount involved being $24,853.71. This in itself is an indication of the extent of the business transacted by the Port Arthur office, and shows further that the employment available in the district is largely in bush work, railroad and other constructive activities.

A study of the registrations by nationalities is most interesting, Canadian born leading with 2,561 applications; Finlanders are second with 573; Swedes third with 553; English fourth with 548; Austrians fifth with 504; Russians sixth with 411; Scotch seventh with 354; Polish eighth with 167; Irish ninth with 123; Norwegians, 126. Thirty other separate and distinct nationalities were represented in the registrations, including men from such widely separated points as Wales, Roumania, Galicia, Syria, Esthonia, China and Armenia. It will be seen that 63 per cent. of the registrations are English-speaking persons, practically one-half being Canadian born.

St. Catharines

An outstanding feature of the St. Catharines office during the year, apart from the increase in the volume of business transacted, was the fact that the contractors on the Welland Ship Canal secured the greater portion of their help through the Employment Service, instead of from the private employment agencies as they have done in the past. Not only in this direction but in purely local business, the co-operation between employers and the employment office was increased during the year.

St. Thomas

The pronounced activities of the railroads during the year were reflected in better business for employers of St. Thomas and an increase in the work of the St. Thomas office. In addition highway construction and the completion of the new Memorial Hospital provided considerable employment during the unemployment period. The construction of a storm sewer in the municipality resulted in the employment of a large number of local workers.

Sarnia

Because the report of the Sarnia Office Superintendent provides details of considerable interest with regard to the nature of the work done by an office located on one of our principal waterways, it has been given below:—

"There has been a scarcity of experienced farm labourers with the demand for this class of help about the same as last year. In connection with the placement of farm labourers in this district, it has been noticed that there has been more competition from the American farmer during the

past year, than was noticed in any season since this office opened. This has been due to the difference in the wages offered by the farmer from the States (about $15 to $20 per month above the wages offered on this side of the line). This year these men who have crossed the border to work are returning home a trifle earlier than usual. This is probably due to the fact that automobile industries in the States have been laying off their help earlier than usual, allowing their workers recruited from the farms to return and replace those hired from this side of the border. The vacancies reported have nearly all been filled through this office or by "transfers in" from other offices. There has been a large increase in the number of men applying for work during the year just past, who have come to this country as agricultural workers and after staying on the farm for about one month have either quit the job or have been released by the farmer, then applied for work either in the industrial plants or sailing. The majority of these men have been of British birth and a great many of them have been dockyard workers or ex-seamen in the British merchant marine service. There have also been about forty Hollanders, as well as some Swiss and Norwegians. Very few of these men have shown any inclination to return to the farm, but have preferred other work, if it could be given them.

"This has been a good year for the firms covered by lumbering and logging groups. There is only one firm that carries on logging operations in this district, namely, the Cleveland Saw Mill Co. Their mill is located in this city and they tow their logs from the mouth of the Spanish River to the mill. They employ about one hundred and forty men in the mill, and in the neighbourhood of three hundred in the woods during the winter months. Other firms dealing in lumber products in this district are: McGibbon, Limited, employing about 45 men; Laidlaw Lumber Company, employing about 85 men; Lawrence & Co., employing about 15 men. These firms have always shown their willingness to co-operate with this office in securing the help that they have required from time to time.

"This has been a fair year for the different industries located in this district. Nearly every industry working at normal capacity while the Goodison Mfg. Company, the Holmes Foundry Co., the Sarnia Bridge Company and the Imperial Oil Company, Limited, were working with a slightly lower number of employees than in 1922. During the last month or two the Imperial Oil Limited have cut down their working force, but it is expected they will start running at normal again in the near future. The Perfection Stove Company and Doherty Manufacturing Company are likely to increase the number of men employed, as both of these firms manufacture stoves and their heavy season is at hand.

"It has been noticed during the period covered by this report that the men employed by the different industrial plants have not shown the same inclination to shift about from job to job as they have in former years. This has had a tendency to decrease the turnover in the number of men placed with the different manufacturing plants. The decrease in this turnover is to some extent due to the careful selection of the men sent to the different jobs.

"In the building and construction trades the past year has not been as brisk as the season of 1922, and the demand for workers in these groups has been easily supplied locally. Most of the new buildings erected have been houses of the smaller type of workingmen's homes. There has been little or no unemployment in this group, with bricklayers and plasterers

hard to get at times, but as most of the jobs were of short duration the contractors did not wish to have many of these brought into the district.

"Permits for the year, November 1st, 1922, to October 31st, 1923, were: 608 permits, with a valuation of $855,294. This is a decrease for the same period last year of 80 permits, $76,928.

"There has been a decided increase in the demand for sailors and stevedores through this office during the past year. During the winter months many of the captains, mates and engineers were canvassed in an endeavour to have them use the offices of the service in securing their help and since then the Bureau has been called upon to fill practically all the vacancies for every boat at this port. Also orders by wireless have been received from the boats out in the lake to have men put aboard by the Marine Reporter. Arrangements with the Immigration Officials at Port Huron, Michigan, had to be made whereby they would recognize the introduction cards issued by this office to the Marine Reporter. Great care in the selection of men sent to the boats has been taken in order to guard against anyone wanting to enter the States using this office and this opportunity to get in by evading the American immigration regulations in not reporting to the boat to which they were sent. So far none of these men have failed to report to the boat for which they were hired. There has been a scarcity of experienced marine workers, especially firemen, oilers, wheelsmen and licensed men for the best part of the present season. Most of the men for the Northern Navigation Company have been hired at this office for their sheds at Point Edwards and all their officials have been well satisfied with the type of men that have been supplied them.

"The vacancies reported for domestic help during the past year have shown a slight increase and in most cases have been filled either through this office or by transfers in from the other offices. One thing noticed during the year is that as soon as a domestic placed in a position becomes acquainted with conditions on the American side of the line she gives up her place on this side and crosses the border, where the rate of pay and perhaps working conditions are somewhat better than in this neighbourhood.

"The merchants report trade conditions during the past year as satisfactory, but they state while trade has been a trifle quiet, they all seem optimistic of the coming winter season and are looking forward to an improvement in general conditions.

"There has been but very small demand for clerical workers during the year and no difficulty in filling any orders for this class of help locally. There are always a number of stenographers, clerks and other office workers on our unplaced list.

"There was very little unemployment during the year, and no relief work was necessary outside of a few cases of sickness or other cases where families have moved into this district and were without funds on arrival. The Bureau has kept in close touch with the different organizations and has always been consulted by them whenever a case was reported for relief.

"The clearance system has been found of greater benefit to this office this year because it has been used to a greater extent in securing workers, especially sailors and stevedores. If a record of some of the transactions between this office and Toronto and Windsor had been kept some records for speedy transfers would be established, as on several occasions it took only a few hours to fill the vacancies.

"This office has been used by a large number of men seeking employment and has always endeavoured to place them in positions for which they were best suited. Employers have been called upon as many times as possible and every order received filled as quickly as possible. There has been an increase in the number of vacancies reported to this office, with a corresponding increase in the number of placements made.

"This has been a most successful year for this office and every effort will be made to extend the work among the different industries located in this district. An effort will be made to interview many of the lake captains and engineers and explain the work accomplished during the season just closing in supplying men for the boats and induce them to place all their orders through our different offices. With this end in view a list of sailors living in this district will be compiled so that they may be all placed before the crews are called to the boats in the spring. By doing this, better qualified men may be selected for those wanting them and the turnover cut down of sailors on some of the boats trading out of this port."

Sault Ste. Marie

The employment opportunities within the city are largely reflected in the operations of the Algoma Steel Corporation. This plant was busy from February 1st to September 15th, 1923, and conditions in general were better than during the previous year. Section and extra gang work on the railroads, the erection of a new gas plant, and the construction of mines, provided work for a large number of men during the year. In addition, the usual volume of business in connection with the placement of bush workers in the Sault Ste. Marie district was carried on by the office.

Sudbury

The work of the Sudbury office has not changed materially either in character or in volume since the previous report was written. As it is essentially a lumbering and mining centre, the Sudbury office placements are usually made in groups. This involves a great deal of work outside of the regular office hours, as the staff looks after the issuing of transportation certificates, the checking of baggage, and other similar details pertaining to this phase of employment work.

Timmins

The report of the Timmins Office Superintendent is given in full below:—

"The chief industries in this district are mining, lumbering, pulpwood and paper, all of which have been making tremendous strides and increasing their staffs from year to year with the result that orders and placements increase in this office. The past year has seen a number of mining properties open up again which have been closed since the early days of the Porcupine discovery. They are naturally employing only a few men until more is known of their intrinsic values, but there is no reason to believe that the Hollinger mine, for instance, which employs to-day 2,700 men, or the McIntyre mine, 550 men, or the Dome mine, 650 men, are the only mines in this district that are likely to produce, so that in a few years there will be several mines employing hundreds of men where now there are only a few, which will make for a very much increased prosperity for this part of the country and Canada as a whole. One of the great drawbacks to the successful development of mines in this part has been the lack of sufficient hydro-electric power, the producing mines having required all that was

available, and the last few winters having to curtail operations for the lack of it. A new power plant at Sturgeon Falls was completed this summer, and another being built by the same company, namely, Northern Canada Power Company at the Quinze, which is expected to be finished next summer, should provide more than enough power for several years, considering the fact that the Hollinger mine are now starting on a new power plant themselves north of Cochrane for their own use, which should also be completed in eighteen months or two years.

"Lumbering is confined mainly to the cutting of pulpwood for the paper mills, also for shipping away. Large numbers of men are sent from this office every winter for work in this line, also for the paper mills, which are turning out hundreds of tons of paper every day, the Abitibi Power and Paper Company at Iroquois Falls alone producing on an average 500 tons of printing paper every twenty-four hours.

"Without the clearance system, it would have been very hard for this office to have filled some orders, especially during the summer months, when work is always very active and men are scarce. The North Bay office in particular is in a good position to help in this respect, and it has filled orders that would otherwise have been taken away from the service to be filled elsewhere. It is service of this nature that goes so far to gain the confidence of the different companies with whom we are doing business.

"Construction work on power plants, railways, buildings, etc., has played no small part in the number of placements in this office for the past year; it has been very active both in the town and outside, and everything points to even greater activity in this connection as the years go on. The new power plant at Sturgeon Falls was completed this summer, another one is just starting north of Cochrane, and the Northern Canada Power Company is building another one at the Quinze, which is in the Cobalt area. This work has given a lot of labour to men, not only for the power plants alone, but for the transmission lines as well, one of which when completed will be approximately 115 miles long. This office has done practically all the employment work for this company since they started construction work."

Toronto

Because of the great variety of employment operations carried on by the Toronto office, the work has now become highly specialized, and on the following pages will be found a summary of the activities of the ten sections into which the office is divided. Summarizing the situation, however, it may be stated that the general improvement in business conditions during the year was reflected in a marked increase in the number of placements which total 63,113 for all departments. This is an increase of 14,248 for the previous year; new applications registered in the office were 32,324, which is 5,606 in advance of 1921-22. These figures speak for themselves and indicate the extent to which the Toronto office of the Employment Service has established itself as a labour market in the fullest sense of the term.

During the month of November, 1922, the local vacancies dropped off somewhat. In the latter part of the month lumber companies began placing orders which relieved the situation considerably. During December the office commenced to issue municipal snow-shovelling cards. Through the season 3,500 of these cards were handed out. These cards were only issued to bona fide citizens of Toronto, and entitled the holder to call at a depot in his own

ward every day after a snowfall, and upon presentation of this card he was immediately put to work cleaning off snow, for which he received 60 cents an hour. Owing to the heavy fall of snow last winter, many needy citizens were materially assisted by this work.

In January and February a considerable amount of relief to needy citizens was given by the House of Industry, and as in previous years this relief could only be obtained by receiving cards from the employment office to the effect that there was no work available for the applicant. During the month of January, the D.S.C.R. inaugurated a form of relief for all single ex-service men. For this relief a similar system of cards was adopted, on presenting which applicants received meal tickets covering a period of three days and could only secure additional meal tickets by having the cards restamped by this office twice a week.

Co-operation between the Employment Service and the various agencies distributing relief is necessary at all times, but the fact is always borne in mind that the primary function of our service is "Employment" not "Relief."

Early in March the railway companies began placing orders for labourers for track and maintenance work, and men have been shipped to these companies every week during the season.

The bulletin issued every few weeks has been the means of bringing to the office a considerable number of requests for workers, both in the Professional and Business Section, and the Women's Clerical Section.

The handicapped worker still continues to be one of the big problems of the service and new applicants are registered in this department daily. Particular attention is drawn to the section of the report dealing with this important phase of the work.

The demand for farm labour commenced very early this year and greatly exceeded the supply. Fully experienced farm labourers were especially scarce, with the result that the farmers in many cases were compelled to take partly experienced or totally inexperienced men to help them in their work.

The demand for bushmen, mill hands, etc., has been especially heavy this season, and the Out-of-Town Department shows placements of over double the previous year. The wages quoted are from $40 to $50 a month, which is a little higher than the previous year.

During the past season Toronto enjoyed one of the largest building booms in its history, which quickly absorbed all workers connected with the building trades; the demand for carpenters, bricklayers, plasterers, etc., greatly exceeded the supply.

Details of the work of the various sections of the Toronto office will be found on the following pages.

ANNUAL STATEMENT—TORONTO OFFICE
NOVEMBER 1, 1922, TO OCTOBER 31, 1923

Office	Applications for work	Vacancies notified	Placements including the Transfers		
			Regular	Casual	Total
Men's Industrial	46,394	34,190	12,275	20,160	32,435
" Farm	3,896	3,366	3,753	.....	3,753
" Out-of-Town	6,156	2,361	6,153	.....	6,153
Women's Industrial	4,677	1,959	1,256	69	1,325
" Clerical	6,513	2,394	1,108	994	2,102
" Domestic	22,103	24,956	3,281	14,064	17,345
Totals	89,739	69,226	27,826	35,287	63,113

MEN'S INDUSTRIAL SECTION

New Applications	13,095		
Old Applications	33,308		
Renewals	100,567		
	146,970		
Referred	33,437	Vacancies	34,190
Placed	32,435		

At the commencement of this year all trades were fairly busy and up till about Christmas the building trades were well employed. During the winter the automobile industry was busier than usual and tire factories were working three shifts of eight hours each.

Opening the office at 8 a.m. for the receiving of orders still produces results and has passed the experimental stage. During the summer employment was available for all able-bodied men willing to adapt themselves to conditions both in the city and out, but with the approach of fall weather there has been a gradual diminishing of orders for outside workers. The number of skilled workers and mechanics showed a considerable increase over last year, particularly in the shipbuilding industry, which is due to the fact that a large number of Scotch and English emigrants from these Old Country industrial centres were available. There has not been any marked activity in this line for some time.

MEN'S OUT-OF-TOWN LABOUR SECTION

When the Public Employment Office was first established large employers of labour freely expressed their opinion that it would not be as efficient as the private agent for various reasons. Six years' experience has, however, caused a complete reversal of opinion on the part of practically every employer engaged in the construction or lumbering industries, with the result that every office in the Province handles a great volume of business in these two fields. In the Toronto office during the past twelve months, a 40 per cent. increase in the business of the Out-of-Town Section reflects increased confidence on the part of the employer, and also indicates an improvement in industrial conditions.

Extensive power development work carried on by the Hydro-Electric Power Commission at many points in Ontario, the Welland Canal and Provincial Highway construction absorbed large numbers of men during the season. The Canadian National and Canadian Pacific Railways took their usual quota of men, while the reconstruction of the Toronto Eastern Railway Line between Oshawa and Bowmanville provided employment for many workers.

Orders for bushmen came in earlier than the preceding year and the wages were higher, being $40 to $45 per month, and then increasing to $45 to $50, and in some cases the companies paid $50 per month straight. The names of some of the larger companies to which men were shipped are: Victoria Harbour, Beck Lumber Co., Bruce Lumber Co., J. B. Smith & Sons, Spanish River Lumber Company, Standard Chemical Co., Bishop Lumber Co., Mason Lumber Co., Anglo-Canadian Tile and Timber Co., Shier Lumber Co., Mickle, Dyment & Co., Schrader Lumber Co., Graham and Wilkinson, Leatherby and Chew, Tudhope and Ludgate, and Pine Lake Lumber Company.

The number of placements and transfers for the year ending October 31st, 1922, were 3,429, and the number for the year ending October 31st, 1923, were 6,153, thus showing an increase of 2,724.

FARM SECTION

As in the summer of 1922, experienced farm hands were very scarce; in spite of this fact 1,600 placements were made during the four months ending July 31st. The records show, however, that an additional 1,000 men could have been placed if they had been available. The Employment Service is alive to the necessity of supplying Ontario farms with competent help, and every effort is made to induce men to accept farm employment. Information with regard to the farm help situation has been supplied to authorized agencies, such as the Soldier Settlement Board and the Swiss Association for Colonization, engaged with the employment office in the placement of men on farms. Through close co-operation with agricultural representatives throughout the Province, many farm placements have also been effected with a maximum of satisfaction to all concerned.

The placing of married couples remains up to the average, and this all-important phase of the work is receiving most careful consideration. The advisability of using this class of help is being proved to the farmer. The prospects for the coming winter are particularly bright, but with work easing up in the city and the large number of men coming in from outside points, there will be considerable unemployment. It is not wise to make the farm the dumping ground for surplus help that drifts to the city during the winter. The confidence of the farmer in the work of the department is essential to its success. One of the difficulties in farm placement work is outlined below:—

> "Another important factor, which cannot be stated too often, is not only the fitness of the farm hand for the position, but his character. In the shop, factory or office, a man works a certain number of hours a day. When his work is done, he goes to his home and does not come in contact with his employer until the next day. The employer usually does not care how a man puts in his time when not working, or what his habits are so long as he is able to resume his task the next day. Not so with the farmer, who is in personal contact with the man practically 24 hours a day. The man on the farm not only works a certain number of hours, but he becomes one of the family, eating at the same table, sleeping in the same house, and associating with the family. Hence the difficulty in sometimes placing a man, not because he is not a qualified farm hand, but because his habits are not respectable. The average farmer would much prefer to take a partially experienced or inexperienced farm hand of clean habits, than an experienced hand of questionable character. If a man of clean habits is willing to work, and will accept going wages, he can always obtain a farm position."

Regarding wages—although farm products are at practically pre-war prices, farm wages have not been decreased to the same extent; the farmers of Ontario are willing to pay a fair wage for a fair day's work, and when one takes into consideration board, washing of clothes, etc., the wages offered compare very favourably with other lines of work.

During the year, 3,822 positions for single men and 151 positions for married couples were registered with the Bureau. Including men transferred out of the Toronto office zone, 4,244 placements of single men were made and positions were found for 165 married couples. The apparent discrepancy between the vacancies and placements is explained by the fact that the orders on hand at the beginning of the fiscal year were filled during the period under examination. Not only is the large volume of business represented by these figures

highly satisfactory, but the numerous letters of appreciation received from farmers throughout the Province testify to the high degree of service maintained by the department.

HANDICAP SECTION

The Men's Handicap Section deals with the most difficult cases from the point of view of employment, and the measure of its activities cannot be judged solely by the number of placements made. The statistics, however, are satisfactory, 547 new registrations being received during the year and 627 placements made, 86 per cent. of which were of a temporary nature.

An analysis of the permanent placements made between April and October, 1923, shows that the men for whom employment was found were suffering from the following forms of disability:—

11 cases of amputation of leg.
9 cases of pulmonary phthisis and other lung trouble.
10 cases of old age.
9 other medical cases.
6 cases of injury to leg or foot.
12 cases of arm or hand injury.
6 cases of functional disease, neuroses and shell shock.

Comparison of the registrations in the past three years:—

Analysis of Cases	Percentage of Applicants Registered		
	1921	1922	1923
Old Age	10.7%	10.3%	10.7%
Ex-Service Men	57.0%	51.0%	60.0%
Born in Canada	29.0%	32.0%	28.0%
Imperial Ex-Service	6.5%	5.0%	11.0%
Sufferers from Disease	48.0%	53.0%	52.0%
Effects of Industrial Accident	6.5%	8.5%	7.0%
Effects of Public Accident	6.5%	5.2%	5.0%
Leg Amputations	8.6%	7.0%	5.4%
Arm Amputations	4.7%	3.0%	4.0%

Since the services of a scout have been placed at the disposal of this section, the number of permanent placements has increased almost 100 per cent. The most striking benefit of his work for this section is that the quality of the positions found has risen as well as the quantity. As a result of the pioneer work done by the scout the section is kept in personal touch with the chief employers of this city, and it would be fair to anticipate a still further increase in the number of placements in the future and increased confidence on the part of the employer. Notwithstanding the best efforts to find suitable positions for these clients, experience of the past three years affords grounds for the belief that it will perhaps be impossible to place more than a small percentage of the handicapped population.

CENTRAL ONTARIO CLEARANCE OFFICE

The Public Employment Service possesses many outstanding advantages as compared with private employment agencies, but possibly its most conspicuous advantage is in its facilities for the transfer of workers between the different parts of the Province or the Dominion, according as there exists a scarcity of workers in one point and a surplus in others.

The following paragraphs from the report of the Clearance Section of the Toronto office indicate the amount of this year's work, and prove conclusively that Toronto is regarded by employers throughout the Province as a desirable labour market.

"The number of workers transferred through the Clearance Office during the past year totalled 4,856, an increase of 2,197 over the previous year. This represents the greatest number of men transferred in any one year since the establishment of the Clearance System, and is due largely to the activities of the Out-of-Town Labour Section, which has already been described.

"The scarcity of experienced farm workers is reflected in a falling off in the number of farm hands sent out of the zone, 399 transfers in this department being made, as compared with 1,054 during the previous twelve months.

"Tradesmen in the building construction group, carpenters, bricklayers, plasterers, etc., show 100 transfers, which is double the number sent out during the previous year. Information received in the office indicates that many building tradesmen have migrated to the United States, either temporarily or permanently. The Employment Service, of course, took no part whatever in such transfers, refusing to list orders for the workers required in the United States, although frequently requested to do so.

"Many of the summer resort hotels asked the Employment Service of Canada, Toronto office, for assistance in securing their seasonal help. As a result, 297 cooks, porters, waiters, kitchen help, etc., were placed during the year. Employers have expressed their satisfaction at the calibre of the help received through the service.

"In the manufacturing group, including such occupations as machinists, cabinet makers, pattern makers, tool makers, 134 transfers have been effected, an increase of 58. Our records show that most of these workers were absorbed in the automobile and allied industries. Furniture, cotton, and woollen mills were more active, which has been partially responsible for the increase in placements.

"It is interesting to note that transfers in the commercial group number only two. This would appear to bear out the general experience of the offices that the supply of clerks, bookkeepers, accountants and stenographers exceed the demand outside of Toronto as well as within the city. The same condition exists so far as professional and technical men are concerned, and three transfers only were effected.

"In the shipping and longshore groups, 51 placements were made, as compared with four during the preceding twelve months. The occupations include such workers as marine engineers, marine firemen, oilers, deck-hands, and the placements were largely effected by co-operation with other offices situated on the Great Lakes or the Welland Canal. When an order of this kind is received, quick action is necessary owing to the fact that boats are in dock for a short period only. The results secured have brought expressions of satisfaction from employers who have used the service for the purpose of securing this class of help.

"Transfers in the lumbering and construction lines have been described in the report of the Out-of-Town Labour Section. Practically all the placements made by this section are entered as "transfers out of zone," as the work to which the men are sent is located at points some distance from Toronto.

"The success of the clearance operations can be probably best summed up by stating that only one complaint has been received during the year from a worker sent to a position through this branch of the service."

PROFESSIONAL AND BUSINESS SECTION

This section has rendered useful service to employers and applicants, not only in securing positions but in supplying both employers and applicants with information regarding their various employment problems. The service rendered by the office in this connection does not of course appear in the statistics.

The wide range of occupations covered by the applicants is indicated in part by the following list:—Accountants, Advertising Managers, Artists, Barristers, Business Executives, Chemists, Chemical Engineers, Civil Engineers, Mechanical Engineers, Electrical Engineers, Construction Superintendents, Doctors, Dentists, Draftsmen, all kinds, Druggists, Office Managers, Plant Superintendents, Production Managers, Purchasing Agents, Sales Managers, and Salesmen, Secretaries, Store Managers, Surveyors, Traffic and Export Managers, Bookkeepers, Clerks, Sales Clerks, Shippers, Stenographers, Stockkeepers, Timekeepers, etc.

The lowering of the immigration restrictions during the summer months was reflected in the registrations, practically every profession and business being represented among the Old Country applicants who presented themselves for assistance in securing employment during the months of September and October. Their lack of knowledge of Canadian business and professional methods makes it difficult for them at first, but possessing the qualifications they do, their establishment in the country will only be a matter of time.

Professional	Placed	Business	Placed
Business Executives	2	Accountants	3
Detectives	6	Bookkeepers	26
Draftsmen (architectural)	4	Canvassers	13
Draftsmen (mechanical)	15	Clerks	61
Druggists	1	Collectors	2
Engineers (chemical)	1	Fire Ranger	9
Engineers (civil)	1	Floor Walker	1
Office Manager	1	Messenger	1
Paymaster Assistant	1	Private Secretaries	5
Physical Instructor	1	Receiver	2
Plant Superintendents	4	Sales Clerks	4
Production Managers	2	Salesmen	26
Rod and Chain Men	2	Shippers	31
Sales Managers	4	Stenographers	33
Surveyors	3	Stockkeepers	13
Tool Designers	4	Timekeepers	2
Traffic Managers	2	Window Dressers	2
	54		234

Total 288

New Applicants	Old Applicants	Re-Applicants
Professional	403	99	38
Business	1,518	803	163
	1,921	902	201

	Interviews	Total	Placed
Professional	1,406		54
Business	7,016		234
	8,422	11,446	288

BOYS' SECTION

A separate section has been created for dealing with this important phase of our operations and the extent of the business transacted is shown by the fact that during the year ending October 31st, 1923, 1,151 boys were placed in positions. A summary of the work done by this department may be found in the following extracts from the report of this section:—

"Boys between the ages of 14 and 16 applying for work are boys with a permit, whose earnings are needed in the home. They are usually given such jobs as messengers, junior office workers, or work in a small factory. It is not sufficient, however, that a boy who wants a job be handed out any job that presents itself in an impersonal way. Rather must he be taken aside where he can be interviewed privately. His confidence once established, he will answer such questions as are necessary as to his health, his interests and hobbies, his education or earlier positions and his reasons for leaving them. The boy is then advised what the immediate possibilities for a position are, with the assurance of his best interests being considered, together with the best interests of his prospective employer.

"The average boy usually seeks an opportunity to learn some trade or learn bookkeeping or kindred work, as he has been able to absorb the content of his school studies. This boy is usually advised to take up some special subject at night school that would be to his advantage in his duties during the day. An ambitious boy will avail himself of such advice and opportunity. The boy below average is given work in a factory where he can use the maximum of his intelligence and energies, and where his work will give its best reward.

"When there is a dearth of jobs in the city, boys are often encouraged to go to the farm for a while. It is pointed out to them that their health will be built up and when they come back they will be sturdier and ready for their work and not much the worse off financially. Otherwise they might be confronted with an indefinite period of idleness and become a charge upon their parents."

CANVASSER'S REPORT

The work of the canvasser assisted primarily in securing vacancies to be filled through the Employment Service. In addition he has been a valuable liaison officer between the Bureau and employers of labour. A report of his year's activities is found below:—

"The increasing number of firms eagerly asking what general conditions are, make greater the necessity of close personal connection between business interests and the Employment Service. Employers want to know what the outlook is, whether business is improving, if there are many out of work, if it is difficult to get competent help, etc. They desire often to discuss their difficulties in securing and retaining desirable help, and it is possible sometimes to smooth out differences and strained situations that frequently arise, as well as the disappointments in help that do not fill the bill. More than ever before there has been a demand this year for assistance in securing specially trained workers in various mechanical trades, as well as superior office and sales positions. A steadily increasing number of firms claim they are using the Bureau regularly."

SUMMARY OF YEAR'S WORK

	Weeks	Places Visited	Positions Secured	
			Men	Women
Regular Scouting Work	31	2,820	1,156	863
Winter Work in Office (special calls made)	11	33	68	51
July Work in Farm Department	3	....	....	....
August Holidays	3	....	....	....
August and September, C.N.E.	4	1	76	85
Totals	52	2,854	1,300	999

Women's Departments—Toronto Office

HOUSEWORKERS' SECTION

As this section of the Employment Service supplies a universal need there are always a large number of orders on the active file, the demand being far in excess of the supply. During the fiscal year there have been 1,032 new arrivals which is an increase of 780 over the previous year. The numerical expansion of the work will to some extent be realized by comparing the following figures:—

SECTION FOR REGULAR WORK

	1921–1922	1922–1923
Applications	8,049	8,911
Vacancies	9,421	9,795
Placements	2,698	3,281
New arrivals from British Isles	252	1,032

SECTION FOR CASUAL WORK

Applications	17,478	20,587
Vacancies	15,204	15,161
Placements	11,640	14,064

As the chief source of supply of these workers is Great Britain and Ireland, the numbers registering fluctuate as the parties come in. While the situation has been greatly relieved by the flow of immigration there are still existing conditions which make it almost impossible to fill certain orders. For instance, orders from villages and towns even near Toronto and offering the same wage as the orders for the same work in Toronto have been difficult to fill, because of the unwillingness of the applicant to accept a position out of the city or in a locality where she has no friends. The desire for a social centre is growing. Orders therefore from the home employing the single-handed worker are always more numerous and longer on our active files than some others. Still another class of order that remains indefinitely on file is that which calls for the "thoroughly experienced" or "thoroughly trained worker." In many homes here the applicant's experience in the Old Country does not count for much other than that it gains for her an initial interview and possibly an engagement on trial.

WOMEN'S CLERICAL AND INDUSTRIAL SECTION

A glance at the following tables, with an increase of nearly 5,000 in the total number of applicants, gives some idea of the amount of work accomplished by this section.

Comparison of Figures for Last Five Years

Clerical

Years	Total Applicants	Vacancies	Placed
1918-1919	3,621	1,745	1,129
1919-1920	4,312	2,909	2,162
1920-1921	10,044	1,880	1,554
1921-1922	12,081	1,982	1,686
1922-1923	15,499	2,384	2,102

Industrial

Years	Total Applicants	Vacancies	Placed
1918-1919	2,343	5,329	1,751
1919-1920	1,514	4,460	673
1920-1921	6,210	1,883	893
1921-1922	7,995	2,119	1,271
1922-1923	9,592	1,630	1,325

The work of the Clerical Section has increased noticeably at all points. The number of applicants has increased from 12,081 during 1921-1922 to 15,499 in 1922-1923. The vacancies have increased during the year from 1,982 to 2,384, and the placements from 1,686 to 2,102. Four hundred and thirty-seven different firms have placed orders with the department and 82.6 per cent. of the vacancies have been filled.

The Industrial Section has been busy during the year although the total number of vacancies has declined from that of 1921-1922. This may be accounted for by the fact, in the first place, that according to statistics more people are employed than last year, hence fewer vacancies; and secondly, the labour turnover has declined, in at least some of the firms placing orders with the service.

The number of applicants and re-applicants has increased from 7,995 in 1921-1922 to 9,592 in 1922-1923. The increase is accounted for partially by the increase in population due to immigration. The number of immigrants registered during the year in the Clerical and Industrial Section has been 650. Moreover the proportion of unskilled to skilled workers is gradually increasing, on account of the difficulty of securing an apprenticeship in a skilled trade.

During the year orders were received from 332 firms—69 per cent. of the reported vacancies were filled.

The placing of domestics on the farm is still carried on by the Clerical and Factory Section. The demand always exceeds the supply as very few women are willing to leave the city and to accept a smaller wage on a farm unless some circumstance prevents them obtaining work in the city. A number of girls have been placed picking fruit during the season.

Windsor

Because of the widespread interest in the development of the city of Windsor the annual report of the Employment Office Superintendent at that point is reproduced in full in the following pages:—

> "Industrial conditions during the late fall were fairly good, there being no necessity for any of the municipalities of the Border Cities to provide relief work during the winter. In January the Ford Motor Company, General Motors and various other large concerns, increased their staffs. This practically relieved the local unemployment situation. Construction work in the Border Cities was very brisk the past year. The total value of building permits issued in Ford, Ontario, was $1,520,000; this included some of the Ford Motor Company's developments. The figures for the same period in the city of Windsor were $449,095; Walkerville, $515,000; this being a considerable advance over last year.

"In the early spring there was the usual demand for farm hands which greatly increased later in the season. An exceptionally early frost caused great damage to the local tobacco crop and caused a considerable number of farm hands to be thrown out of employment. Approximately fifty men were placed with Heintz Company, Limited, Leamington, during the canning season.

"During the summer months a considerable number of men were transferred to the Sarnia district as deck hands, marine firemen, longshoremen, etc. The demand for railroad construction men was not as heavy as in previous years. Early in September the automobile industries took a considerable slump, this being due to change of models, etc., and a considerable number of men were laid off temporarily. This situation was partly counterbalanced by a brisk demand for men for the lumber camps, and approximately three hundred men were transferred to the lumber camps in Northern Ontario during the last two months of the fiscal year.

"During the past year there was a considerable influx of men from all parts of the world to the Border Cities, and the population has increased to the extent of 10,000."

LIST OF ONTARIO OFFICES OF THE EMPLOYMENT SERVICE OF CANADA OCTOBER 31, 1923

Office	Address	Superintendent	Telephone No.
Belleville	19 Campbell St.	L. F. Green	887
Brantford	241 Colborne St.	J. F. Shute	361
Chatham	191 King St. W.	G. W. Wands	408
Cobalt	Wallace Block	W. C. Ferris	152 Temisk.
Fort William	300 Victoria Ave.	H. Boushear	2561 S.
Guelph	170 Upper Wyndham St.	A. W. Taylor	1599
Hamilton	27 King William St.	W. J. Smith	Reg. 1882-4269
Kingston	35 Clarence St.	W. A. Stroud	1178
Kitchener	152 King St. E.	M. H. Phillips	1612
London	130 Carling St.	J. C. Spencer	5295-6
Niagara Falls	Newport Block	H. P. Hanan	1221
North Bay	34 Oak St. W.	H. P. Charlton	1112
Oshawa	3 Felt Block	C. J. Wilcox	547
Ottawa	139 Queen St.	C. S. Ford	3760 Q.
Pembroke	156 Mackay St.	George H. Ross	375
Peterboro	190 Charlotte St.	H. Robertson	571
Port Arthur	193 Park St.	F. Urry	176
St. Catharines	200 St. Paul St.	L. Cunningham	1269
St. Thomas	580 Talbot St.	W. J. Peacock	2001
Sarnia	217 North Front S.	W. H. Lott	1154
Sault Ste. Marie	Courthouse Bldg.	Wm. E. Hunt	1063
Sudbury	13 Durham St.	E. H. Manor	359
Timmins	37½ Fourth St.	H. C. Garner	156
Toronto—			
Men's Section	45 Front St. W.	C. W. E. Meath	Elgin 4471
Women's Section	46 Richmond St. W.	C. W. E. Meath	Main 3501
Windsor	28 Ferry St.	A. J. Cooper	2396

EMPLOYMENT AGENCIES ACT

There are 13 licensed private employment agencies operating under this Act, which corresponds with the previous year. Seven of these are located in Toronto, two in Sudbury, two in North Bay, one in Fort William and one in Ottawa.

Three of the Toronto agencies limit their activities almost entirely to placement of nurses and other classes of female help, and all others make placements associated with building, construction, farming, lumber, metal, mining, factory and domestic service occupations.

The number of persons placed in employment by these agencies during 1922-23, November to October inclusive, was 39,333 as compared with 32,286 during the previous year. About 79 per cent. of these placements were construction men, general labourers, bushmen and teamsters; 16 per cent. domestic workers and the remaining 5 per cent. carpenters, mechanics and general factory workers. A considerable amount of the work was of a more or less casual nature.

LIST OF PRIVATE EMPLOYMENT AGENCIES, 1922-23.

R. C. Wood—The R. C. Wood Employment Agency, 190 King St. W., Toronto.
R. Verity—Verity's Employment & Steamship Agency, 169 Simcoe Street, Toronto.
H. A. Lay—The Metropolitan Employment Agency, 40 Yonge Street Arcade, Toronto.
Miss E. M. McMullen—233 Robert Street, Toronto.
G. C. Burnham—Central Employment Bureau, 184 York Street, Toronto.
Miss A. Geldard—Groves Nurses Registry, 15 Madison Avenue, Toronto.
Misses Buckingham & Boyle—158 Cumberland Street, Toronto.
J. T. Reid—International Employment Office, 104 Simpson Street, Fort William, Ont.
J. B. Weller—The Dominion Employment Agency, Oak Street, North Bay, Ont., P.O. Box 353.
P. H. Wright—160 Canal Street, Ottawa, Ont.
Basilio Ferro—Canadian Employment & Steamship Agency, North Bay, Ont.
A. St. Denis—The Reliance Employment Agency, Durham Street, Sudbury, Ont., P.O. Box 654.
A. E. Woods—A. Woods & Co., Employment Agency, Sudbury, Ont.

PRIVATE EMPLOYMENT AGENCIES
ONTARIO—1922-1923

Month	Number of Persons Placed					
	Regular		Casual		Total	
	Men	Women	Men	Women	Men	Women
November	3,397	257	....	32	3,397	289
December	2,306	216	....	5	2,306	221
January	2,085	286	....	83	2,085	369
February	1,655	228	....	55	1,655	283
March	1,497	247	....	35	1,497	282
April	2,493	265	....	32	2,493	297
May	3,498	342	....	95	3,498	437
June	3,370	313	22	39	3,392	352
July	3,423	284	....	25	3,423	309
August	3,908	278	....	35	3,908	313
September	2,861	1,086	....	40	2,861	1,126
October	4,182	312	....	46	4,182	358
Totals	34,675	4,114	22	522	34,697	4,636
	38,789		544		39,333	

PRIVATE EMPLOYMENT AGENCIES

ONTARIO—1922-1923

Office	Location	Number of Persons Placed
J. T. Reid	Fort William	2,772
B. Ferro	North Bay	1,789
J. B. Weller	"	3,101
P. H. Wright	Ottawa	1,898
A. St. Denis	Sudbury	6,102
A. E. Woods	"	4,247
R. C. Wood	Toronto	2,957
R. Verity	"	6,775
H. A. Lay	"	1,573
Miss E. M. McMullen	"	496
G. C. Burnham	"	6,310
Miss A. Geldard	"	487
Misses Buckingham and Boyle	"	826
Total		39,333

INSPECTION OF FACTORIES, SHOPS AND OFFICE BUILDINGS

Chief Inspector: James T. Burke
Office: Spadina House, Spadina Crescent, Toronto

Some very interesting and valuable reports have been received from the inspectors throughout the Province from which, however, it is impossible to provide in the chapters which follow more than a short summary embodying some of the important features of their work in automobile and machine shops, also canning, furniture, laundry, printing, pulp and paper, saw mill, tannery, and woodworking establishments.

Other aspects of factory inspection work include questions dealing with child labour, carbon-monoxide, dust (including polishing, grinding and buffing), fumes, hours of employment (particularly in shops and restaurants), home work, lighting, lead poisoning, The Minimum Wage and Adolescent School Attendance Acts, and the examination of plans for industrial buildings.

From many parts of the Province it is reported that manufacturers in various trades state the future outlook is brighter, and it may be observed that 256,064 employees were engaged in 1923, as against 235,486 in 1922.

Accidents, however, have increased over 1922 by 1,372.

No legislation was passed during the year which effected this branch, but an order has been made requiring all power elevators to be equipped with mechanical locks to prevent car being taken away from any floor till gate is closed and locked. This will eliminate to a great extent the number of elevator accidents caused by open gates to elevator shaft. Unless an elevator is properly installed, equipped, safe-guarded and maintained in excellent condition with frequent inspection and is carefully operated, it remains one of the most dangerous machines. Insufficient attention is often given to these important features and as a result accidents are too frequent. When an accident occurs on an elevator it is usually of a serious or even fatal character.

Shafts.—The interior of the walls of the shaftway should be smooth, offering no projections or depressions by which a person might be injured. All depressions in this wall should be filled in flush with the interior surface. All projections such as bolts and timbers should be cut off flush or levelled. If windows are placed in the walls of the shaft they should be flushed with walls. It is also advisable to place underneath at each entrance to car a bevelled plate to prevent a foot being crushed by the shearing action of the descending or ascending car.

A substantial grating or platform should be placed at the top of the shaft directly underneath the head sheaves and a suitable cover over top of car should be provided.

Guarding Machinery.—Machinery should be made "fool-proof," and it is practical to do so. It is in the employer's interest and the interest of his employees to establish and maintain safe conditions. Otherwise there remains a loss of efficiency among employees, and usually loss of loyalty to duty as no employee can have confidence in an employer who does not erect barriers against maimed limbs and lost lives. Guards should be designed and substantially constructed to effectively protect the employee from injury. Poorly constructed, unsafe guards are useless in preventing accidents. When a guard is removed, a warning sign forbidding anyone to operate the machine should be hung up in a conspicuous place and no one should be allowed to use the machine until the guard has been replaced.

There are a great many varieties of safeguards for belts and pulleys, friction clutches, and other similar dangerous moving parts which are best guarded by enclosures of angle iron filled in with wire mesh, sheet metal, expanded metal or perforated metal. Hinged lids or doors should be used where it is necessary to obtain access to moving parts in order to avoid the necessity of removing the entire guard. Wire mesh and expanded metal guards have the advantage of making moving parts of machines visible, whereas sheet metal obscures the view. One exception is in cotton mills, where wire mesh collects a great deal of waste cotton, which is floating about the room, thus increasing the danger of fire. Perforated sheet metal can also be advantageously used for many guards. Chicken wire should not be used as it easily bulges when pressure is applied. Wooden guards should be avoided. In certain industries they prove insecure and become oil soaked, creating a fire hazard, but such guards can be used where manufacturing conditions are likely to cause metal guards to deteriorate, as in chemical industries and also around electrical apparatus.

No projecting setscrews, keys, or unsafe couplings, with projecting nuts or bolt ends should be used on shafting. The operating points of all dangerous machines, such as circular saws, jointers, shapers, rolls, cutting machines, shears, punching and stamping presses, etc., should be safely protected.

Accidents.—What may be considered good practice to-day, or an adequate safeguard, may to-morrow be superseded by a radical improvement. Standardization of safety methods and devices is still in its infancy, but the underlying principles are fairly well defined and understood and each year brings about improvements in promoting accident prevention.

The prevention of industrial accidents is a subject that receives a great deal of attention, and the old fallacy that accidents are incident to industry and that casualties are inevitable, is being gradually eliminated. Employers are being convinced that it is possible, practical, profitable and humane to do all in their power to prevent industrial accidents.

The volume of work accomplished by this department during the year is illustrated in the following tables, and information regarding accidents, with the causes of fatal accidents, is also given:—

TABLE NO. 1.

	Year 1922	Year 1923
Total Inspections	18,528	18,106
1st "	11,320	10,135
2nd " or revisits	7,208	7,971

Included in these are investigations of accidents and complaints.

Employees in above industries, mercantile establishments and office buildings numbered 256,064.

TABLE NO. 2

Year	Males over 16	Males 14-16	Females over 18	Females 14-18	Children under 14	Total
1922	163,888	792	68,620	2,186	29	235,486
1923	180,416	763	71,912	2,973	48	256,064

TABLE No. 3

Hours of Labour for 1923

Male					Female				
45	50	54	58	60	45	50	54	58	60
78,129	39,542	28,371	5,508	19,538	51,027	13,491	5,293	348	2,032

Also, 12,785 employees (male and female) working approximately 50 hours.

Orders issued by inspectors relating to the various requirements of the Act totalled in the year 1922, 10,115; in 1923, 8,124.

54 completed fire escape certificates were issued.

5,508 statutory notices were issued.

PERMITS

TABLE No. 4

Year	Regular Sec. 34	Bakeshops Sec. 70	Fruit Camps Sec. 40	Total
1922	192	20	..	212
1923	383	14	9	406

Applications for permits under Section 52, contract clothing, were received and issued during the year 1922, 746; 1923, 345.

Permits delivered, 220.

COMPLAINTS

One hundred and sixty-four complaints were received during the year 1923 and were adjusted as far as possible. Subjects of complaint are as follows:—

TABLE No. 5

Year	Heat	Elev.	Fire Prot.	Child Labour	Sanitation	Hours Labour	Lavat. Accom.	Boilers	Guards	Vent.	Overtime	Min. Wage	Viol. Engrs. Act	Fumes, Dust, Smoke, etc.	Misc.	Total
1922	18	9	5	7	9	25	18	17	5	..	..	..	..	..	56	169
1923	46	3	3	7	6	9	16	13	8	2	4	4	20	7	16	164

A number of above complaints did not come within our jurisdiction.

PROSECUTIONS

Prosecutions were instituted in four cases for failure to comply with orders issued, as follows:—

To keep elevator in proper working order ..... 1 case
To erect fire escape ..... 1 "
To provide toilet accommodation ..... 2 "

Convictions were secured in all cases.

Accidents

Four thousand seven hundred and eighty-eight accidents were reported during the year, 71 of which were fatal, as compared with 3,416 reported in 1922, with 45 fatal.

Fatalities were due to:

Burns and scalds	9
Electricity	5
Elevators and hoists	8
Cars and engines	3
Explosions	3
Falling substances	3
Jambs	3
Other machinery	3
Falls	7
Flying missiles	2
Gas fumes	11
Hook	1
Belts, pulleys and shafting	6
Cogs, gears and sprockets	2
Conveyors	2
Rolls	2
Other causes	1

Particulars of fatalities are as follows:

Burtsall Sands, an employee of the Canadian Triangle Conduit Co., Ltd , Toronto, was badly burned on body, both front and back. He had just finished making a splice on steel strip when the red-hot tongs came in contact with his clothing, which burst into flames.

Wallace Tabor, an employee of Hay & Company, Limited, Woodstock, fell into steam vat and was so badly scalded he died the following day.

Allan Tighe, an employee of the Laing Produce & Storage Co., Ltd., Brockville, was burned by fire in gas tank on truck.

James Holland, an employee of Newlands & Co., Ltd., Galt, was fatally burned while in behind the picker removing material which had gone through the machine.

George White, an employee of O'Keefe's, Ltd., Toronto, was shellacking the interior of one of the tanks. The plug to the electric heater became dislodged, forming an arc, which ignited the fumes, burning him.

Mike Filkas, an employee of Page Hersey Tubes, Ltd., Welland, was severely burned on body while lighting a fire in a coke furnace. He used wood and oil, and in some manner his clothing caught fire.

Benjamin Frankling Rogers, an employee of the Spanish Mills Company, Ltd., Cutler, was overcome by smoke. He failed to reach exit and met death in the burning saw mill.

George Beckenham Newman, an employee of the Steel Co. of Canada, Ltd., Swansea, received burns all over his body. It is surmised that some benzol ignited and set fire to his clothes.

A. Woodward, an employee of the United Gas & Fuel Co., Ltd., Hamilton, was burned about shoulders, arms and face. A flue in the water tube boiler blew out, throwing fiery embers upon him.

Harold Armstrong, an employee of the Canadian General Electric Co., Ltd., Toronto, was electrocuted. While testing a transformer he came in contact with an exposed leaky testing cable.

Frank Gruarin, an employee of the Electro Metals, Limited, Welland, climbed up on steel frame work above the transformer and came in contact with a high voltage power line which caused instant death.

T. J. Gallagher, an employee of the Ontario Paper Co., Ltd., Thorold, while making test on high tension transformer was instantly killed.

James Simpson, an employee of the Toronto Hydro-Electric System, West Toronto, died from electrical burns.

Richard Cooper, an employee of the Shale Products, Ltd., Inglewood, was shovelling clay from a storage bin into a conveyor and was found lying at the bin at the delivery end of conveyor and elevator where he had presumably gone to see how full the receiving tank was. He was lying between the tank and a brace rod of the roof truss, which was later found to be charged with electricity.

Walter Harper, an employee of the Hamilton Cotton Co., Ltd., Hamilton, in some unaccountable way got caught by elevator cage and the guard gate, broke his neck and died less than an hour later.

George H. Mayers, an employee of Johnston & Boon Co., Ltd., Fort William, fell down elevator shaft. He sustained a cut head and injured back.

A. Malonk, an employee of the Laing Produce & Storage Co., Ltd., Brockville, fractured skull on elevator.

V. Grovanni, an employee of the Milton Pressed Brick Co., Ltd., Milton, was fatally injured when trying to put on an elevator belt while the main shaft was running full speed.

Stephen Doyle, an employee of the Office Specialty Mfg. Co., Ltd., Newmarket, was crushed to death; apparently deceased started motor and instead of going to basement to bring elevator up he lifted guard gate on main floor and pulled rope from there. When elevator came up, he stumbled and fell and as elevator was still going he was caught between next floor beam and front of elevator.

Richard Awde, an employee of the Security Life Ins. Co., Toronto. It is believed that his accident was due to his endeavouring to dust elevator drill work while elevator was in motion and that his brush caught, pulling him in, or that fainting was the cause of his being pulled in.

John Grabek, an employee of the Steel Co. of Canada, Ltd., Hamilton, was top filling at A Furnace. He had put the buggy on cage and was waiting for the cage to go down when top of cage caught his head.

Alfred Victor Wagner, an employee of the West Toronto Printing House, Toronto, fractured skull and spine by falling into elevator pit.

Alphonse LePage, an employee of the Abitibi Power & Paper Mills, Ltd., Iroquois Falls, was fatally injured. His body was found jammed between the trucks of one of the flat cars.

Alphonsus McWilliams, an employee of the Canada Cement Company, Belleville, was placing block under railroad car of clay, which ran over right shoulder and across back.

Romeo Boucher, an employee of the Steel Co. of Canada, Ltd., Hamilton, received multiple injuries; while riding the footboard of No. 7 engine, engine and six slag pots passed over him.

Melville Moon, an employee of the Abrasive Company of Canada, Ltd., Hamilton, was fatally injured. Water became trapped in the electric furnace which resulted in steam explosion.

Nick Matury, an employee of the Abrasive Company of Canada, Ltd., Hamilton, was fatally injured. Water became trapped in the electric furnace which resulted in steam explosion.

Hector Fumio, Hamilton, an employee of the Abrasive Company of Canada, Ltd., Hamilton, was fatally injured. Water became trapped in the electric furnace which resulted in steam explosion.

John Balazsik, an employee of the Canada Cement Company, Limited, Port Colborne, was burned by coal dust explosion.

William Calcott, an employee of the Grand Trunk Railway System, Niagara Falls, while painting the waiting room was adjusting the planks on the scaffold when one end of the scaffold fell, injuring him.

Edward Mitchell, an employee of the Toronto Coal Briquetting Co., Ltd., Toronto, had his right leg badly crushed. He died from shock.

Amos Murray, an employee of the Canadian Westinghouse Co., Ltd., Hamilton, had body crushed by transformer tank. He was cleaning moulding sand from floor in foundry, and had removed sand from in front of the transformer tank casting and partially undermined it. Deceased was in a stooping position shovelling sand into wheelbarrow, when the tank started to settle in the sand and fell towards him, crushing him against the wheelbarrow, causing injuries and death.

Byl Krawec, an employee of the Ontario Paper Co., Limited, Thorold, injured both legs; while trying to get on dinkey engine, he slipped and was caught between coal pile and car causing fatal injuries.

Mike Biancho, an employee of the Steel Co. of Canada, Ltd., Hamilton, received multiple injuries; unloading ore into chute, was underneath the ore car, pulling away a large lump of ore, when the car moved, catching him between the rails and the car hopper door.

William Copeland, an employee of the McClary Manufacturing Co., London, was strangled when his clothes caught in machinery.

Roderick Murray, an employee of the Shale Products, Ltd., London, had skull injured; may have been hit by a belt or a clutch lever of a friction clutch pulley.

Charles Glenn, an employee of the Trent Valley Woollen Mfg. Co., Ltd., Campbellford, had left arm torn off near shoulder and very badly injured; after having put a batch through picker and thinking machine had stopped, put his hand into it to clean it out and was caught by cylinder teeth, pulling arm off.

Thomas Maloney, an employee of the American Cyanamid Co., Niagara Falls, had skull crushed at base; he fell from incline trestle.

William Offord, an employee of the Canada Creosoting Co., Ltd., Trenton, injured ribs on right side which resulted in death; was riding on the front tram of a train of empty tram cars that were being spotted for loading. Front tram left the track throwing injured against pile of ties.

Walter Tabor, an employee of the Canadian Pacific Railway Co., Fort William, while doing repair work on conveyor car, undertook to cross from one side of the car to the other by walking across a two-inch plank, which was not there for that purpose. This plank slipped and he fell to the ground a distance of about forty feet.

Joseph Robinson, an employee of the Collingwood Shipbuilding Co., Ltd., Kingston, fractured his skull by falling off a ladder.

James E. Robertson, an employee of the Consumers' Gas Company, Toronto, was badly smashed about hips and suffered from internal hemorrhage, after falling with cage, on the platform of which he was standing, a distance of about thirty feet, to the ground. The cage had been suspended by block and tackle to a hook, which in some way became disengaged from plate to which it had been fastened.

John Archer, an employee of the Dominion Foundries and Steel, Ltd., Hamilton, received contusions back and chest, and abrasions of face. He was fitting a stovepipe on roof of hut when ladder gave way. He died of hypostatic pneumonia, resulting from injuries.

J. H. Smith, an employee of the Steel Co. of Canada, Ltd., Hamilton, fractured base of cranium and collar bone, also received burns on right knee and right hand. Stepped on a loosened plate immediately over the pouring pit of a furnace. The plate on receiving his weight was precipitated to the floor below and he fell with it.

Jos. Guertin, an employee of the Bishop Lumber Co., Ltd., Nesterville, was struck on head by a board flying back from one of the edgers.

Robert De Cooman, an employee of the Dominion Sugar Company, Ltd., Chatham, fractured skull and hip. He lowered dumper into centrifugal machine without shutting off power, resulting in the machine being broken and the flying pieces striking him.

Stephen George, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Reuben Leadbeater, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Arthur Leadbeater, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

John Bruce, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

John Martin, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

John Cotterill, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Frank Rose, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Archibald Murdock, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Henry Lonsdale, an employee of the Consumers' Gas Co., of Toronto, was poisoned with gas.

Emmett Allan, an employee of the Lincoln Paper Mills, Ltd., Merritton, was asphyxiated in recovery tower when steam line burst allowing gas to enter tower.

Catalolo Cornicelli, an employee of the Beaver Wood Fibre Co., Ltd., Thorold, bruised bone in his jaw; was using a hook with a long handle pulling the sticks out of the grinder, the tool caught in the flange of the grinder, flew back and struck him in jaw.

William James, an employee of the Acton Tanning Co., Ltd., Acton, was practically torn to pieces. He moved backwards and came in contact with shaft. His clothes caught and wound him around shaft, killing him instantly.

Albert Cassels, an employee of the Allen Mfg. Co., Ltd., Toronto, had skull fractured when he became caught in shafting.

Bert Costesen, an employee of the Beaver Company, Limited, Thorold, had right leg broken, top of left foot torn and right armpit torn out. It appears that he slipped or overbalanced on runway along conveyor from track to wood room and his clothes caught on overhead shaft carrying him round.

James Lannigan, an employee of the Belleville Paper Mills, Ltd., Belleville, had throat cut and face badly crushed; had assisted in bringing in one load and while returning to the yard, either slipped or stumbled and fell into a belt and pulley driving a straw cooker.

Robert John Whitney Challice, an employee of Janes & Co., Ltd., Veneers, Carmel, was instantly killed when his clothes caught in shaft.

Jacob Niemi, an employee of the Pigeon River Lumber Co., Ltd., Port Arthur, had right knee badly cut above knee cap through bones and flesh to knee joint, also right arm smashed to pulp, necessitating amputation; was tying up loose belt, arm apparently got caught in shafting, he was thrown from shaft landing on cut-off saw 12 feet below on knee.

Virginio Tarini, an employee of the Canadian Pacific Railway Co., Chapleau, was found caught in driving gear of coal chute.

Lucien Belisle, an employee of the Hawk Lake Lumber Co., Ltd., Monteith, had right leg mangled and left leg cut; while attempting to cross over a pulpwood conveyor he slipped and got caught in chain sprocket.

Lee San, an employee of the American Cyanamid Company, Niagara Falls, had foot badly mangled and died from shock; foot was caught in screw conveyor.

Frederick Joseph Arsenault, an employee of the Spruce Falls Co., Ltd., Kapuskasing, reached across drive and got caught in conveyor.

Albert S. Cairns, an employee of the Firestone Tire & Rubber Co., Hamilton, had skin and flesh of right hand and arm lacerated and torn to shoulders; in attempting a second time to seize the rubber stock in the calender roll his hand became seized between the rolls and he endeavoured to pull this out by means of left hand, with the result that both became caught between the calender rolls.

James Hodge, an employee of the Mason & Risch, Limited, Toronto, severed two fingers and a thumb of left hand in circular saw, complications set in and he died.

Reginald Williams, an employee of the Fort William Paper Co., Ltd., Fort William, had left leg torn off at knee, compound fractures on right leg and internal injuries; was found lying under operating belt.

During the year there were no explosions of boilers coming under subsection 1, section 57, of the Factory, Shop and Office Building Act.

| Class of Industry | Burns and scalds | Cranes and derricks | Electricity | Elevators | Engines and cars | Explosions | Falling substances | Falls | Flying missiles | Foreign body in eye | Hand tools | Hooks, chains, cables | Blood poisoning or infected wounds | Jammed between or against articles | Strains or sprains | MACHINERY AND ITS CONNECTIONS | | |

Cause of Injury	Head & Face				Upper Extremities								Trunk								Lower Extremities							
	Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips	Groin	Abdomen	Legs	Foot	Toes	Knee	Ankle	Multiple	Fatal	Total
Burns and scalds	13	4	34	..	34	12	3	28	2	8	2	6	..	..	6	..	1	1	..	..	..	14	39	5	1	6	96	9	324
Cranes and derricks	1	..	1	2	..	5	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	2	..	..	1	7	..	21
Elevators	3	6	..	..	1	5	1	1	..	1	..	6	1	..	2	..	..	..	1	..	..	2	5	4	1	3	7	8	58
Electricity	..	..	3	..	3	2	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	11	5	25
Engines and cars	1	..	1	..	5	24	3	..	..	..	1	2	..	..	..	..	..	..	2	..	..	3	3	1	2	1	4	3	56
Explosions	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	3	4
Falling substances	11	39	4	..	28	70	17	12	11	9	1	1	6	4	13	1	2	7	4	1	2	47	139	226	19	17	45	3	739
Falls	6	14	3	..	16	19	5	15	20	28	9	12	47	2	39	..	8	29	14	2	2	38	17	3	57	29	112	7	553
Flying missiles	10	8	50	..	6	7	3	5	..	3	..	..	2	1	..	..	2	..	..	..	..	3	..	..	4	..	5	2	111
Foreign substances in eye	..	..	120	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	120
Hand tools	..	2	4	..	39	62	28	7	..	9	2	1	2	1	1	..	..	1	1	..	..	9	20	1	7	4	8	..	209
Hooks, chains, cables	3	..	1	..	11	19	6	4	..	2	..	3	..	..	1	..	..	..	..	..	..	9	6	..	7	2	4	1	79
Infected wounds	4	..	2	..	47	78	21	9	..	5	1	10	..	..	..	..	..	..	..	..	..	3	8	1	2	..	8	..	199
Jammed	1	8	..	1	43	197	31	11	2	4	6	1	1	1	1	..	2	3	2	..	2	14	22	26	22	11	11	3	426
Sprains and strains	..	..	1	..	3	5	1	6	9	26	1	14	4	1	104	2	6	19	1	14	4	..	11	1	10	34	9	..	286
Rolls	1	..	1	..	4	26	4	6	3	..	..	..	1	..	1	1	..	..	..	..	..	1	..	1	..	..	5	1	56
Gears, cogs, sprockets	..	1	..	..	2	10	4	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	1	2	23
Belts, pulleys, shafting	1	7	1	..	7	12	3	5	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	1	10	6	56
Saws	3	..	5	..	11	29	22	4	..	1	2	..	..	..	..	..	..	..	2	2	2	2	2	1	..	..	13	1	102
Planer	..	..	..	..	2	8	1	2	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	..	16
Drill	..	1	10	..	5	17	3	2	1	1	..	..	..	1	..	..	2	1	..	..	..	..	1	..	1	..	1	..	47
Dies	1	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4
Cutter knives	1	..	..	..	..	11	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	15
Conveyors	1	3	..	..	4	11	2	1	..	1	..	..	..	..	..	..	..	..	1	..	..	2	..	3	1	..	1	2	33
Looms	..	..	..	..	3	5	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	11
Milling Machinery	..	..	2	..	1	3	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	9
Paper machinery	..	..	..	..	1	6	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	4	..	14
Presses	..	..	3	..	7	63	13	3	..	..	2	..	..	..	1	..	..	..	..	1	..	..	..	2	2	2	..	..	99
Punches	..	..	..	..	1	5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6
Reamer	..	..	2	..	..	2	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	8

CONNECTIONS

MACHINERY AND																													
Barkers	..	..	..	..	3	15	4	..	..	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	4	..	28
Carriers	..	..	..	..	2	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	5
Calenders	..	..	..	..	..	5	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	8
Grinders	..	..	10	..	3	28	9	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	2	..	54
Hammers	1	..	5	..	1	8	7	1	..	..	1	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	26
Jointers	..	..	..	..	..	9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	11
Lathes	1	..	5	..	7	15	6	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	38
Shapers	..	..	2	..	2	9	2	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	18
Shears	1	..	2	..	..	11	6	1	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	23
Spinning machinery	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	3
Spoolers	..	..	..	..	..	1	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3
Winders	..	..	..	..	8	8	1	4	..	1	1	1	..	..	1	..	..	..	..	..	..	..	..	..	..	4	..	29
Wire drawing machinery	..	..	..	..	1	4	..	..	..	1	1	..	..	1	..	..	..	..	..	..	3	..	..	..	..	5	..	16
Other causes	3	5	9	..	49	76	24	9	4	11	1	21	3	..	3	1	..	3	..	1	1	16	53	4	11	5	24	12	349
Trucking	3	1	1	..	12	20	5	3	3	3	..	2	4	..	6	..	1	5	1	5	..	11	13	25	4	4	9	..	141
Other machinery	5	2	13	..	31	114	22	11	..	4	3	2	2	3	..	1	1	1	..	..	..	2	5	2	1	1	15	3	244
Emery Wheels	1	..	56	..	5	13	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	2	..	3	..	83
Totals	76	101	351	3	408	1,053	265	157	55	125	36	83	76	15	179	6	26	70	29	26	13	187	348	307	157	123	442	71	4,788

REPORT OF INSPECTOR ROBERT ALBROUGH

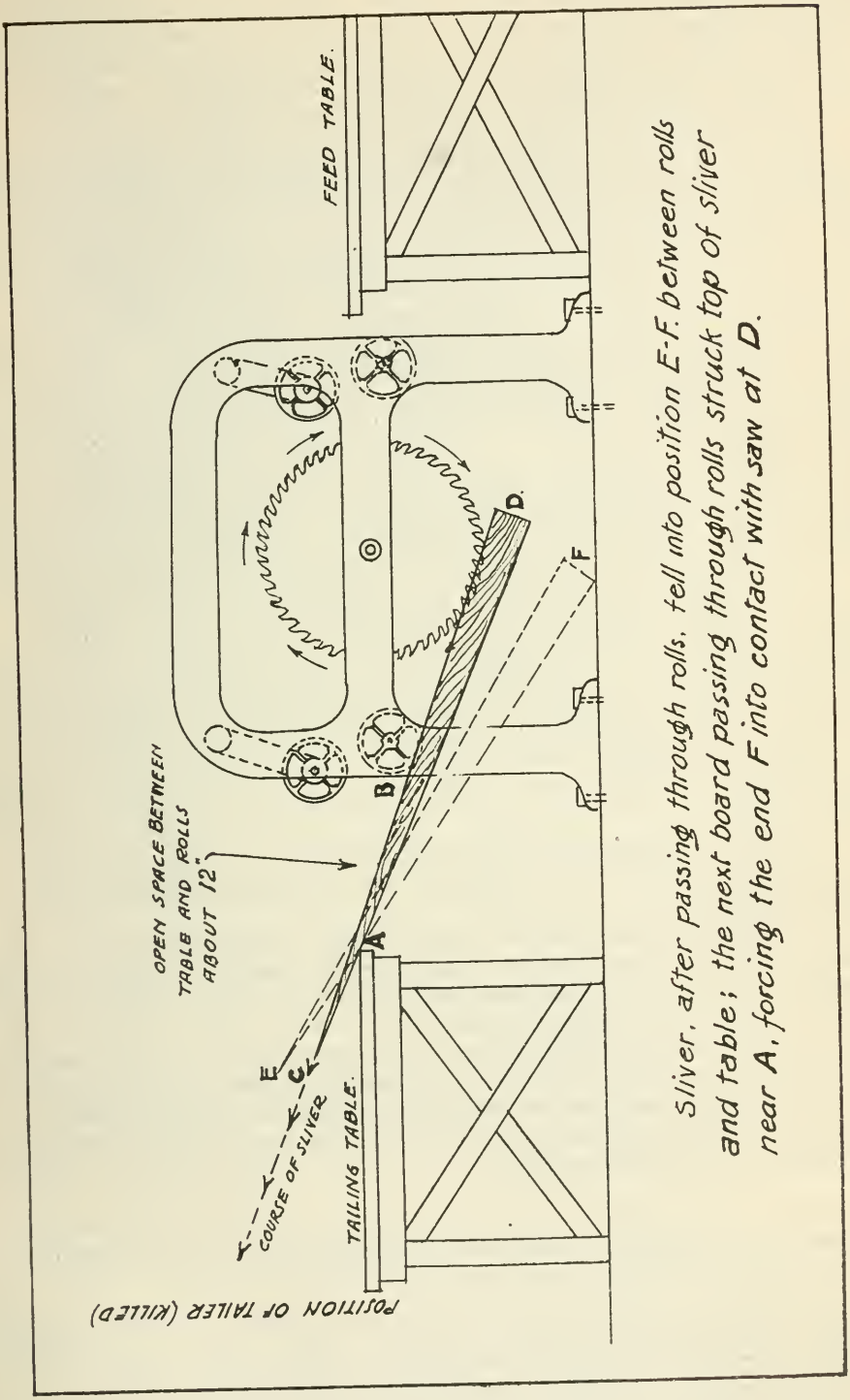
In the sawmill industry labour was more permanently employed than during the previous year, although there was the usual percentage of transients from one mill to another. The pulp and paper situation is very good and the mills are operating at full capacity. It is encouraging to report that the Executive Directors in this industry are taking a very great interest in promoting the safety and welfare of their employees.

Knowing the importance of this phase of factory inspection work, every attention is given to safeguarding machinery, particularly in sawmills, the majority of which are very small and located in outlying districts. In many of these mills the machinery is inadequately guarded, or the guards are of poor construction. Experience teaches that, no matter how insignificant the danger may appear, it should not be overlooked. It is good policy to have cases of this nature remedied before leaving the premises and invariably this procedure is followed.

The diagram on page 55 illustrates how one of the employees in a sawmill lost his life by a sliver four feet long and four inches wide, which was detached from a board while passing through an edger. Instead of the sliver reaching the tailer it fell into space AB at the angle shown, between the end of roll table and saw, remaining in that position. When the next board was fed through the saw and rolls it came in contact with projecting sliver end C, thus forcing end D up to lower point of the saw. The sliver was then shot out with great velocity, striking the employee in the eye and penetrating his brain. The only way to eliminate the possibility of a similar accident is to see that the tailing table is either extended or kept in a position close to the saw. Guards to be substantial should meet the requirements as defined by the British Industrial Safety Association:

1. It should prevent access to the dangerous part so long as the danger exists.
2. It should be constructed of such material and such a manner as to withstand the wear and tear to which it is likely to be subject.
3. Wherever practicable it should form an integral part of the machine and have been *considered in its design.*
4. It should, when necessary for intermittent dangers, be automatic in action.
5. Its removal should not be necessary for the purpose of lubricating parts of the machine or the material under operation or for changing belts, gears, etc.
6. It should not introduce any fresh risk of accident.
7. It should be hinged or hung as to be easily opened or removed when frequent adjustments and alterations are necessary, but in such cases should not be easily removable from the immediate neighbourhood of the machine.
8. It should not interfere unduly with the output of the machine.

Insurance of pressure vessels in an authorized Boiler Insurance Co. is provided for in the Factory Act, and a great number of owners in this territory take advantage of this proviso. Each insured boiler is usually inspected at least twice a year, one internal inspection and another while under steam. The boiler inspectors associated with boiler insurance companies often convey to


FEED TABLE.
D.
F
B
A
OPEN SPACE BETWEEN TABLE AND ROLLS ABOUT 12"
E
C
COURSE OF SLIVER
TAILING TABLE.
POSITION OF TAILER (KILLED)
Sliver, after passing through rolls, fell into position E-F between rolls and table; the next board passing through rolls struck top of sliver near A, forcing the end F into contact with saw at D.

those in charge of steam boilers and other pressure vessels valuable information as to the care and condition of their boilers. There are a few industrial firms who do not appear to be interested in the condition or care of their boilers, and the safety of their employees, as they postpone the inspection until ordered to do so by the factory inspector. However, it is a pleasure to report that no boiler explosions have occurred in this district during the year.

Manufacturers are keeping well within the Act, so far as Child Labour is concerned, although some of them claim they are pestered by parents to employ their children. The reasons given by such parents are invariably poor circumstances, and in some cases no school to attend. A few cases of children of doubtful age being employed have been investigated, including several cases of youths between the age of 14 and 16, employed without the necessary permit having been secured under the requirements of the Adolescent School Act.

One fatal elevator accident was reported in the year just closed. From evidence produced at the inquest, it appears the deceased person raised the gate leading to the elevator shaft and without noting the absence of the car, he stepped in and fell down the elevator shaft. It is a common occurrence to find gates protecting the openings to an elevator shaft out of order from various causes. These are sometimes tied or nailed up and it is very difficult to find the person who is guilty of such wilful negligence. The mechanical interlocking devices which are now being recommended for installation on elevator gates will reduce such accidents to a minimum and probably prevent them altogether.

Steam laundries in this territory are operated under good conditions. A number of Chinese laundries were also inspected and in many of them electric washing machines have been installed. This has had the effect of improving working conditions in such establishments, but these premises require frequent inspection in order to maintain a full standard of sanitation. Most of the buildings utilized as Chinese laundries are usually dilapidated and cannot be tenanted by any other nationality. In one case the owner had the tenants removed rather than go to the expense of putting the premises into condition to handle public laundry.

Conditions in bakeshops are good generally, but in some cases it is necessary to recommend a clean-up by having walls lime-washed and windows and doors properly screened, etc.

The regulations pertaining to the Stationary Engineers' Act are being observed and very few legitimate complaints are received. Many of these complaints are from outlying plants where it is extremely difficult to keep operative engineers any length of time.

During my tour of inspection, the management of the various industries have been most courteous and are very willing to discuss ways and means of making their respective plants a safer and better place in which to work.

A word of thanks is due to the Officials of the Department for their close co-operation in all of these matters.

REPORT OF HARRY BOURNE, INSPECTOR OF FOUNDRIES

The territory allotted to me covers the entire Province, and foundries in the following cities and towns have been inspected:—Aurora, Ayr, Belleville, Bowmanville, Brantford, Brockville, Chatham, Collingwood, Dundas, Galt, Gananoque, Glencoe, Grimsby, Guelph, Georgetown, Hamilton, Harriston, Hespeler, Kingston, Kitchener, Lindsay, London, Meaford, Merritton, Midland,

Mitchell, Napanee, New Hamburg, Newmarket, Niagara Falls, Orillia, Ottawa, Oshawa, Owen Sound, Paris, Penetang, Peterborough, Port Colborne, Port Hope, Preston, Renfrew, Sarnia, Seaforth, Simcoe, Smith's Falls, Stratford, St. Catharines, St. Thomas, Thorold, Toronto, Walkerville, Wallaceburg, Waterloo, Welland, Weston, Windsor, Wingham and Woodstock.

Whilst special attention has been given to matters of factory inspection, pertaining particularly to foundries, the ordinary duties of a factory inspector in seeing that the provisions of the Factory, Shop and Office Building Act are complied with have been carried out, including the reporting of violations, if any, of the Adolescent School Attendance Act, the Minimum Wage Act and the Stationary Engineers' Act.

During the early part of the year attention was particularly directed to investigating and ascertaining the most effective type of limit stop for alternating and direct current motors for electric travelling cranes used in foundries. Valuable information was obtained from many outstanding electrical engineers in the Province and has been most helpful.

Working operations in foundries require to be considered by those who have had experience in this line of work and in several instances I have been able to make practical suggestions, such as placing a receiving ladle under an extra high cupola spout in order to prevent the workmen getting burnt whilst catching the stream; and restricting the use of clay collars above ladle shells.

Foundries, perhaps more than most other lines of industry, have their special problems and owing to the nature of the industry and the variety of materials dealt with, covering malleable castings, grey iron, steel, brass and other alloys, require careful attention at different periods of the year. As most of the foundries have been in operation for a considerable number of years and are far from modern in buildings or equipment, the conditions under which the employees work are often not of the best. During the year my efforts have been directed towards remedying some of the most essential features, namely: ventilation, illumination, sanitation and heating of the plants.

These four features should be first considerations of the manufacturer, both from a humanitarian and from a commercial point of view. In taking up these matters with manufacturers, I have received hearty co-operation from a great many, but, unfortunately, there are still some who seem to feel that the conditions which existed fifty years ago are good enough for the present day foundry. Many changes have been made in foundry practice during that time and shop conditions should keep pace with other improvements. During the past year many improvements have been made. The open salamander is being replaced by a modern heating system in the larger shops and in smaller shops by furnaces with pipes through the outside walls. Sanitary washing facilities have been installed in several foundries during the year and others will be completed as soon as the weather permits.

In foundries where the roofs are low and ventilation poor, mechanical exhaust systems are the only effective means of removing the smoke, deleterious gases, steam, dust and fumes so generally present in these buildings. This matter has received careful attention and several exhaust systems have been installed.

The average foundry is poorly lighted and a large proportion of the accidents may be attributed directly to this condition. There are many points to be considered in providing proper lighting. The floors, walls, columns, and ceilings are generally covered with dust which will absorb most of the light. On such a background it becomes difficult to distinguish objects lying on the floor, especially

during "cast time." Poor ventilation does not permit the smoke to get away freely and men have to grope their way while carrying metal to their floor, pouring or doing other work. It is important, in the interests of both employer and workmen, to secure the greatest amount of daylight. Whitewash, regularly and frequently applied to all inside surfaces, will work wonders and in conjunction with systematic cleaning of windows and skylights, will often transform a dark and dingy foundry into a bright and cheerful workshop at a very small expense.

Travelling cranes, hooks, chains, ladles, cupolas, tumbling barrels, and moulding flasks also received attention and, where defects were found, orders were issued to repair or replace dangerous parts. In plants which have been recently built, every consideration has been given to the health and welfare of the employees.

REPORT OF INSPECTOR GEORGE W. BOSTOCK

The ground covered is mainly in the sparsely populated districts, and the factories comprise sawmills, cheese factories, grist mills, with a constantly increasing number of automobile repair stations and garages. In the towns there are textile factories, woodworking mills, tanneries, pork packing, machine shops, and miscellaneous smaller manufactories. Visits to these are principally in the general routine of an inspector's work and present no new features; machinery is generally kept in good order, and safety devices are the rule. It is noticeable with each succeeding inspection that both proprietors and employees are working together for the common good, infringements of the Factory Regulations are very few, and most of these arise from a misconception of the true meaning of the statutes.

The regulation requiring the prompt notification of accidents to the office of the Chief Inspector of Factories is not always clearly understood, the assumption usually being taken that notification to the Compensation Board is what is meant by the clause. The paragraph, alluded to in the Abstract of Regulations posted up in all factories employing help, is quite plain and should need no explanation. Omissions are promptly remedied when requested. It has been necessary in some of the cheese factories to call attention to the need for fly screens on doors and windows, many being allowed to remain broken and damaged, and in other instances owners having made no attempt to provide this necessary addition. Ready compliance with instructions given is a pleasing feature, which in almost all factories meets the factory inspector, making his duties easier and enabling him to give the attention to details so necessary in making the rounds.

In cheese box and basket factories the hot water tanks used in preparing logs for veneer cutting are not always satisfactory; the danger of workmen falling into the scalding water is an ever-present one. A wall two feet six inches in height surrounding the tank is now insisted upon, and will be consistently enforced. A plausible argument that it interferes with the work can be overcome by means applicable to each case. No hard and fast rule applies to all tanks in common. Some proprietors have used great ingenuity in building and safeguarding their plant, and what one can do, others should also do.

Ventilation in factories in this district is uniformly good. In printing offices electric fans have been installed where needed in the larger establishments, and in the smaller ones, natural exhaust by windows and chimney stack is suffi-

cient. Most printing offices using monotype or linotype machines use the electric current for heating the lead pots, and where illuminating or natural gas is the heating element, hoods are usually provided, connected by pipes to a chimney stack; the products of combustion being light, such installations are efficient.

It has not been necessary to complain of the sanitary arrangements as these are generally kept in good order. Where an exception exists, conditions are promptly remedied.

Child labour is not noticeable in this district, only isolated cases having come under observation, and in each instance the child was dismissed.

Lighting of factories leaves little to be desired, as in country districts the conditions are not so hard to combat as in the larger towns. In a few instances the provisions are more than ample and in the newer buildings can compare with any in the Province. A dark shop has been defined as a dangerous shop. Good lighting is more necessary at present than ever before as speed in production is the great aim of modern manufacture. A good lighting system must provide well illuminated surroundings, sufficient to prevent marked contrasts either in the form of brilliancy or shadow, when comparison is made with the degree of illumination required on the work. Glare from any cause is injurious to the sight, and light fixtures should be placed so that the source of light is out of the line of vision. Ceilings and walls should be of a colour which tends to eye comfort and with a matt surface. A light buff has been found to be the most satisfactory of all tints. The time is not far distant when factory lighting will be regulated by photometric estimation of the intrinsic brilliancy taken at the point where it impinges on the work itself.

In addition to routine inspection work, it has been my privilege to conduct special investigations on questions more particularly concerning problems in connection with ventilation, control of dust, fumes, etc., and to make estimations, chemically and physically, of the air contents in premises where dissatisfaction existed. In each case, when necessary, recommendations were made and the conditions remedied.

It may be advisable to mention some of the recommendations made in a printing establishment, which may be of service to others.

In printing establishments, it is a bad practice after washing lead type to put it, while wet, into the lead melting pots of linotype machines, as the slight explosion when the moisture strikes the molten mass is liable to cause spurting of the hot metal, resulting in the possible loss of eyesight or causing severe burns on other parts of the body. Scrap metal should always be taken to the proper melting pot, where provision is made for taking the fumes away which arise from grease, etc. When lead pots are heated with illuminating gas, hoods should always be provided to take away the products of incomplete combustion; natural ventilation is sufficient, as the heated gases are lighter than air.

Lead poisoning is not a great risk in printing offices, but it should be borne in mind that the dust of metallic lead or the oxide given off in brushing the plunger of the lino pot, even if absorbed in small quantities only, is cumulative in the system; therefore absolute cleanliness and constant care is necessary to prevent such an accumulation of lead that the health may become affected, although a definite attack cannot always be recognized as lead poisoning. The ventilating arrangements should be good enough to carry away, at the point they are produced, dust and fumes in the foundry. Proper receptacles—not paper boxes—should be provided and placed under lino and monotype machines. Never dump lead dross or scrap upon the floor, but use the receptacle provided.

The ventilating hoods and ducts will serve several purposes, especially when connected with a fan. Unburnt gases and grease fumes are taken care of, the temperature of the room is kept down, and although the heat of the pots is not high enough to give off lead fumes, there is always a fine covering of lead oxide dust on the surface of the molten metal, which is disturbed at intervals by the addition of fresh lead; this exceedingly fine dust is taken away by the hood if the suction is sufficiently powerful.

The above is only one phase of my work, which also included visits to aluminum and accumulator works, garages, polishing plants, machine shops and others, where dust or fumes problems exist.

REPORT OF FACTORY INSPECTOR W. T. BRENNAGH

The work of factory inspection might be divided into two parts, namely, accident prevention and sanitary equipment. The first mentioned is important and occupies a great deal of time. While a large number of accidents occur, comparatively few are really serious, taking into consideration the number of industries in the district and the number of employees. Fatal accidents have occurred during the past year, principally in the steel and pulp and paper industries; however, considerable money has been expended on the protection of machinery and dangerous places.

From a safety-first standpoint, about the most important development is upon freight elevators used in factories and shops. While serious and fatal accidents have occurred throughout the Province, the majority being caused by insecure gate protection, it is pleasing to report that during the coming year it is anticipated fewer accidents will be reported in connection with elevator equipment. This will be attributed to the mechanical locking devices for gates, which are now being installed on freight elevators and giving good satisfaction and protection to employees.

There is considerable improvement in sanitary conditions. Factories are better equipped in this respect, especially where females are employed. Considerable improvement is noticeable in shops and stores. In three cases it was necessary to prosecute, two for failure to install sanitary equipment and one for failure to provide safety appliances on their elevator.

Considerable trouble was encountered regarding conditions in connection with a railway which was a privately owned concern. The principal trouble was locomotive inspection, which was satisfactorily adjusted by having boilers tested. Many improvements were also made to trackage and rolling stock, consequently at the close of the season no accident of any kind had occurred, which was rather remarkable as an average of eight thousand (8,000) people per week are transported on this railway.

Child labour is almost extinct in this district. Children were found at work on one occasion only, this being in a jam factory during the strawberry season, and there is not likely to be a recurrence, as sufficient mature labour is available at that season of the year.

The erection of fire escapes is an important matter. A large number have been erected on factories and office buildings during the past few years, all in accordance with Provincial specifications.

Regarding the enforcement of the Stationary Engineers' Act, with few exceptions boilers are in charge of a licensed engineer where necessary, and considerable pride is apparent in the displaying of certificates.

About one thousand (1,000) plants, which come under the Act, have been inspected during the past year and Abstract Cards were liberally posted in all factories in the district.

The Minimum Wage and Adolescent School Attendance Acts so far have caused little or no trouble. In connection with the former two complaints have been received, but after investigation same were easily and satisfactorily adjusted.

General conditions of factories undoubtedly show many improvements, and employees seem to be contented. Frequent visits are not harmful.

REPORT OF INSPECTOR H. A. CLARK

The general condition of business has an important bearing on the work of a factory inspector. When times are good it is more easy to induce manufacturers to finance the changes recommended by the factory inspector. During periods of depression, manufacturers are invariably short of funds and it is more difficult to secure the enactment of our recommendations. As a general rule, however, employers are most willing to safeguard their plants in every way possible and are largely interested in securing comfort and safety for their employees.

The safety of workmen and the maximum output of the plant are promoted by making the physical surroundings of the workmen as comfortable as possible. Plenty of light, good air, safety and comfort is advantageous. Statistics show that the greatest number of accidents occur during the months of diminishing light. Dirty windows and insufficient artificial illumination often make conditions much worse than are necessary.

Consideration of economy often leads to placing too many machines in a given space. Passage-ways between machines thus become a source of danger. Any undue curtailment of space interferes with the proper handling of the machine, and adds to the risk and probability of accidents, owing to the operator being exposed to contact with gears, pulleys, and belts and other moving parts. Even when guards are provided in the fullest measure it is rarely possible to eliminate absolutely all danger. Space should not be considered of more value than safety.

Some workmen object to the use of safeguards, claiming that they interfere with quantity of output, and lead to reduction of wages. No guard should be condemned simply because some workman at the outset objects to its use. Rather, this should promote further study of the matter and devise a guard to suit conditions.

Pure air is of great importance from the standpoint of maintenance of health, as well as from the standpoint of prevention of accident, and the two are related. Whatever lowers the vitality of the workman decreases his alertness and watchfulness to avoid accident. Impure air, gases, vapours, dust and smoke, therefore, all increase the possibility of accidents in addition to imperiling the health of the workman.

Probably no vehicle of conveyance is so indispensable as the elevator. In high public buildings, large mercantile and manufacturing establishments it

may be considered absolutely necessary for the transportation of both passengers and freight.

Safety is, or should be, the first and main requisite to be considered in the construction and installation of an elevator. Every reputable elevator builder is desirous of having the elevator he installs safe and fully equipped with all the necessary safety appliances; he would have the elevator shaft enclosed and entrances at the landings properly protected. The omission of such precautions is not always due to the builder, but to the man for whom the elevator is built, who from a standpoint of economy, restricts the builder. Tell an elevator builder that you want everything in connection with your elevator safe and he will make it safe; restrict him and he will give you that for which you pay.

Every elevator, whether used for passengers or freight, should be equipped with a speed governor safety device. This safety device is for emergency only and is provided to act only in such contingencies. Too much stress, therefore, cannot be laid on the necessity for keeping all parts of the device clean and in proper working order. The limit stops on the cables and on the machine should be examined frequently to see that they are in proper adjustment to prevent the car from over-travelling.

Every elevator should have ample overhead and pit room, so that the limit stops can be adjusted to stop the car above the top floor and below the lower floor. In this way the operator is compelled to stop at the terminal floors the same as at the intermediate floors. Thus the limit stops are a safety only and are not worn out or hammered to pieces by coming into action at every trip to a terminal floor. Accidents due to falling elevators are not as numerous as one might suppose, when the number of elevators in use is taken into consideration; but when an elevator, particularly a passenger elevator, does fall, the consequences are apt to be very serious if the safety device does not operate.

One of the chief causes of accidents in connection with elevators is the poor and defective manner in which the hoistway and entrances thereto are protected. The importance of guarding an elevator well is sometimes overlooked. The gate should be of sufficient height to prevent a person looking over it. Numerous accidents have been caused by persons looking over a gate into the elevator shaft and being caught between the descending elevator and the gate. Where it is not feasible to install high gates for lack of head room, the elevator should be equipped with a signal or gong. Another method of preventing accidents of this character is to hang a light bar or row of chains, or ropes, from the lower edge of platform. Such bar or chain would first touch the unwary one and cause him to move away in time to avoid the car.

The locks or latches on doors and gates should always be kept in proper order. This is especially necessary in connection with passenger elevators. If the catch on an elevator door is not in good order the door in all probability will spring back and stay open, and a person observing the open door may suppose the elevator to be there, step in and fall down the shaft. Or he may realize that the elevator is not there, but from curiosity look down (never up) the shaft, and be knocked into it by the descending elevator. The catches should be so arranged that they cannot be released, except by key, other than from inside the hoistway.

Elevators should be equipped with a door-locking device which will prevent the door from being opened while the elevator is away from the landing, and also prevent elevator being moved before the door is closed. Accidents caused by persons trying to enter or leave the elevator while in motion will thus be eliminated. There will be no danger then of persons stumbling over raised

platform or floor because the car must be brought to the floor level before door can be opened.

The cable lock is a preventative against accidents in elevators operated by a hand rope. This device locks the operating cable and holds the elevator. If desirable to leave the elevator for a moment to load or unload material, it can be held at the landing without danger of its being taken away by someone at another landing.

Another cause of accidents is found in projections in the hoistway principally in connection with elevators that are not enclosed. To prevent damage therefrom, sheathe or fence the sides of the elevator platform and at the entrance side of the hoistway remove the projections. If such projections are floor headers, place apron or toe guards under them in order that the projections will be tapered down. An accident from a projection is caused by a person having his foot or some portion of his body extended beyond the platform, becoming crushed between projection and platform as the car ascends.

About fifty per cent. of the elevator accidents are caused by carelessness on the part of either the operators or the injured parties, about twenty-five per cent. are due to unguarded conditions of the hoistways and the entrances; and the remainder to falling or runaway cars. There seems to be no good reason why these accidents cannot be prevented. Certainly enough safeguards can be thrown around an elevator to prevent them. If no accident has occurred to-day, why should one occur to-morrow?

The following suggestions are offered:—

Employ a careful operator.

Equip the elevator with an efficient door-locking device.

Frequently examine every part of the elevator equipment, particularly the machine, the cables, the overhead supports and sheaves and the safety devices, and replace or repair defective parts without delay.

See that the hoistway is guarded.

See that every entrance hoistway is protected by doors or gates and insist that they be closed when the elevator is away from a landing.

Instruct the operator never to start the elevator until he has first completely closed the entrance door.

Place mechanical locking device on all freight elevator gates.

REPORT OF INSPECTOR W. S. FORSTER

Ninety-eight towns and villages have been visited. Approximately eleven hundred establishments have been reported on and three hundred and sixty-one recommendations have been entered for various forms of protection, guided by the regulations stipulated in the Factory, Shop and Office Building Act for Ontario. These recommendations were all carried out within a reasonable period of time, and it has not been necessary in any instance to prosecute.

It is very difficult to estimate just what has been accomplished, as many accidents might have happened had these orders for protective appliances not been issued. This applies to all the recommendations made. A fire escape was erected on a building in Ottawa where a small manufacturing concern was

operating on the third floor, employing mostly female help. Some months later a fire broke out in the lower part of the building during working hours. The stair exit leading from the third floor was cut off, consequently employees were forced to use the fire escape.

The installation of round cylinder heads on jointer machines is an important factor, as it is realized this machine is one of the most treacherous in woodworking establishments. Two men have lost part of an arm, and several have lost fingers while working on machines equipped with a square cylinder head. Knowing the danger of these square heads the matter has been given special attention and very few remain in use.

An important change was observed in the past few years in the improved condition of bake shops, and it is partly due to the repeated visits of the inspectors.

Child labour is rapidly ceasing to give trouble. As the employers realize that this is contrary to regulations they do not employ children under age. This year only two doubtful cases were found and, upon advising those in charge of existing regulations, the children were promptly dismissed.

The number of annual inspection reports of uninsured boilers is increasing each year. The fact that these are continually being found indicates there are still some boilers that are not inspected annually. From experience in this branch of the work it is apparent that these reports will not be submitted until the owners are annually interviewed by the inspector.

A great deal is being done each year to better the conditions under which employees work.

The work of the factory inspector, however, can only be effective when employees as well as employers give their co-operation. There are occasions when a guard has to be removed for repair purposes, and sometimes it is not replaced until attention is directed to the omission. This is a form of carelessness that leads to accidents, but accidents arising from such a cause could not arise if employees co-operate in making effective the work of the factory inspector. It is a pleasure to report, however, that the work each year is made more and more effective through the hearty co-operation which is forthcoming from employers and employees in this district.

REPORT OF INSPECTRESS NELLIE HAMILTON

Factory inspection work is being operated for the benefit of employers as well as employees.

Various kinds of guards are used on machinery, the ends of weaving machines being guarded by squares of heavy wire hung from the ceiling, which prevent anyone from coming into very close contact with machines or belts. In furniture factories girls have been seen piling blocks on trucks, with their heads almost touching belting. In such cases instructions were given to have belts guarded. Skirt guards are sometimes omitted which is dangerous to operators, who might have occasion to reach under machines, thus being in danger of getting caught by the hair.

Elevator gates are very important. In some cases such gates have been tied up by employee, apparently to save time, and overlooking the lives endangered by such action. It is also important to have trap doors protected.

The Minimum Wage Act has created considerable interest and many orders covering scale of wages are being posted up in the various factories.

Some trouble has been encountered regarding long hours of labour for female employees in restaurants and country stores, many of which are open every evening. Few factories have been granted overtime permits.

Sanitary conditions are improving slowly. There is, however, considerable to be accomplished in this respect. Several toilets are located in cellars, used by both sexes, not boxed in and without doors. Some new toilets have been installed for females. It is also advisable to have toilets and dressing rooms separate in factories.

Section 53 of the Factory, Shop and Office Building Act requires that all female employees have their hair securely fastened to their heads or confined in a cap or net. While it is difficult to enforce this regulation, there is one establishment where the manager demands that every female employee shall wear a cap. If all managers would insist on this practice, the fear of girls becoming scalped would not exist.

In accordance with the Adolescent School Act, child labour is rapidly decreasing.

Every precaution should be taken against fire. Fire escapes, fire extinguishers, fire pails, etc., are very necessary.

It is important that seats should be provided at weaving machines in order that female employees may rest at intervals. The majority of stores have already provided seats for such employees.

All stairs should have banister rail to eliminate danger where several employees are hurrying out from work.

REPORT OF INSPECTRESS MRS. GERTRUDE HORNELL

Upon reviewing the improvement in employment of females as compared with conditions existing a decade ago, the value of frequent inspections is realized. Lunch rooms are supplied in order that meals can be partaken of away from the workroom. Cafeterias and rest rooms provided in some establishments are enjoyed by employees and assist in increasing zeal and more efficient work. The hospital room in factories is interesting as well as useful. In some cases a trained nurse is engaged.

While the statutes are reasonably observed in factories, there is still a tendency on the part of store keepers to employ their help extending over ten hours in one day, particularly on Saturdays. Hours in excess of this are not desirable, as Sunday is the only day in the week allowed for relaxation. Long hours of labour on Saturday tend to nullify the benefits of Sunday rest. If it is necessary in order to meet public convenience that shops be open until late on Saturday night, firms should arrange their working hours between opening and closing, so that no employee shall work more than the legal period of ten hours.

It is frequently observed that orders covering scale of wages are not posted in conspicuous places. In some cases these orders have been destroyed and not replaced.

The majority of juveniles between the ages of 14 and 16 have the necessary certificate, but some attempts are made to evade this law. Every adolescent

employed should be in possession of a certificate. No reasonable excuse for not securing certificate of exemption is apparent either on the part of the employer or parents of the children effected. In many cases boys, particularly, give an incorrect age to their employer, but when questioned by an inspector give their correct age.

Machinery in factories has been fairly well guarded, but it is necessary for the inspector to be continually observant against guards being removed and not replaced.

I have been received by the managing officials in my district with courtesy, and suggestions for the improvement of conditions have been gladly received.

REPORT OF INSPECTOR A. W. HOLMES

In submitting this brief report of inspection of Factory, Shop and Office Buildings during the past fiscal year, I regret to record that in my judgment the amount of production and state of industrial activity is not as good as in previous years. The last few years have been trying ones for those engaged in manufacturing industries. There have been very few new industries started up as compared with previous years. A large number of workers were impelled to work short time and there appears to be a general scarcity of employment for a great number of persons.

The working hours in factories have been materially lessened during the past few years. Female workers are employed an average of forty-four (44) hours per week. While sixty (60) hours is the limit prescribed by the Factory Act, it is not likely that industries will revert to this standard. Very few permits have been issued for over-time and these exceptions are usually to meet a rush order. The modern factory with high speed machinery and the higher working tension of the operator, makes shorter working hours more necessary. One industry that has made remarkable progress is steam power laundries. With the exception of checking and folding operations, most of the work is done by machinery and under good working conditions. While the floors are generally damp in the wash-room, male workers are provided with rubber boots and the drainage facilities are made as perfect as possible. Steam arising from mangles is fairly well taken care of by ventilating fans, which remove the vapour almost as soon as it is formed.

Factories and office buildings have been fairly well looked after in connection with proper facilities for exit in case of fire. The proviso in the Factory Act whereby the plans for new buildings have to be submitted to the Factory Inspection Branch for approval has materially assisted in reducing the fire hazard in such buildings to a minimum. In such cases it is known how many exits are to be provided, also their location and kind. The owners of factories realize their responsibilities along these lines, and co-operate in having this provision of the Act complied with.

It is pleasing to report in connection with child labour, that there is very little of it at the present time. The passing of the Adolescent School Attendance Act has helped to reduce the employment of juveniles, as they must produce a certificate indicating their age and school attendance before they obtain employment. The Mothers' Allowances granted by the Province appear to have some

influence on the restricted numbers of juveniles in employment, as mothers are better enabled to keep their children at school until over the legal age of fourteen (14) years.

One of the greatest sources of danger the factory inspector has to contend with is the elevator. When an accident happens it is generally of a serious nature. While the provisions of the Factory Act respecting elevators may be complied with to the fullest degree, still the accident occurs. These accidents are often due to sheer carelessness. Someone comes along, lifts the gate, puts a nail or prop under same and goes away, forgetting or ignoring the danger created. The same applies to trap doors, but not to such a great extent. At the present time elevator companies are perfecting locks for gates whereby a car cannot be removed from any floor until the gates or doors on such floor are securely fastened and locked. The perfection and installation of such a contrivance on elevators is urgently needed.

Guarding of machinery is an important feature of factory inspection and very little friction has been experienced in having suggestions carried out. The projecting set screw on moving parts, especially shafting, is a great source of danger, but it is being gradually eliminated and its place taken by the headless safety set screw. During the winter season, and especially when cold snaps are experienced, many complaints are received relative to the lack of heat in factories. Monday mornings are the times when this feature is most pronounced. The fault is often due to the man in charge of the heating system not realizing that after a factory has been closed from Saturday noon it requires some extra firing to raise the temperature.

A large number of bake shops, including confectionery establishments, have been inspected, and the great majority of these are in excellent condition.

The executive officials of the various establishments have received my visits of inspection with every courtesy and my recommendations are fairly well carried out.

REPORT OF INSPECTOR ROBERT HUNGERFORD

The year just closed has been of very great interest to citizens of the Province who are interested in its commercial, industrial and scientific development. There has been some slight uneasiness in commercial circles regarding the conditions of trade caused probably by after-war adjustments, but a feeling of confidence in the commercial soundness and industrial stability of business establishments in the Province seems to be rapidly returning.

There is no more interesting part of our work than that of accident prevention, and no branch of factory inspection work to which greater attention should be given. It is not contended that all accidents can be prevented, but by persistent attention and careful guarding of dangerous machinery, industrial accidents can be reduced to a reasonable minimum.

It is frequently stated in published reports that industrial accidents are on the increase. Invariably such reports are misleading and arise from the fact that practically every accident that occurs is now being reported. The Workmen's Compensation Law of the Province renders it imperative that every accident, however trivial it may appear to be, should be reported, and as a result many of such accidents that were formerly overlooked now appear in the

statistical tables. Manufacturers in this district have co-operated fully with me and have incurred considerable expense to guard dangerous machinery, belts, pulleys, gearings, shaftings, fly wheels, hatchways and stairways, with the result that the danger hazard arising from the use and operation of these mechanical appliances and dangerous openings has been greatly minimized. In view of these precautionary measures, together with the time and study now being spent upon the problem of accident prevention, it can hardly be said with any degree of truth that accidents are on the increase.

About two years ago very few freight elevators were provided with safety devices except a gate or door at each opening of the shaft, and some of them only had a bar across the openings. Such inadequate protection has entirely disappeared. To-day there are enclosed sides on the elevator car which prevents persons from looking over and running the danger of becoming caught at the floors or by the projections in the shaft and many other dangers. These cars have hoods over the top to protect the operator in case of anything falling down the shaft. Toe boards are provided to prevent crushing or maiming of feet, while the car passes from floor to floor. Governors are installed to regulate the speed of elevator cars. One of the latest safety devices is a mechanical lock which prevents the operation of the elevator while any gate in the shaft is open and prevents the opening of a gate at a floor when the elevator car is not there.

A few years ago the question of child labour was probably one of the most contentious and troublesome questions with which a factory inspector had to deal. Due to the action of the Ontario Legislature a few years ago in appointing a Committee of the House to make an investigation into, and report upon the subject of child labour, the employment of children in factories has been greatly diminished, and through the earnest vigilance of the factory inspectorate, child labour is becoming a thing of the past.

During the first week in October it was my pleasure to attend the Annual Convention of the National Safety Council, which was held in the Statler Hotel, Buffalo, N.Y. Many important papers dealing with the different subjects which come within the care and observation of factory inspectors were read and discussed.

The use of benzol in manufacturing processes was one of the subjects dealt with. Prior to the recent war, benzol was very little used in industrial plants. The great need of increased production during that period not only developed its uses but made it readily available and comparatively cheap.

Benzol is a pure hydro-carbon obtained from the distillation of coal tar. It is used in the manufacture of explosives and chemicals, but mainly as a rubber solvent for cementing in the manufacturing of rubber garments, footwear and kindred articles. One of the results of the continued use of benzol, even under very favourable circumstances, is benzol poisoning. Benzol poisoning is accompanied with faintness, dizziness, rapid pulse, cyanosis of lividity and often ends in sudden death. Medical authorities are conducting researches into many of these matters, but at the present time there are no definite measures other than the use of substitutes. It was the consensus of opinion which was supported by doctors and chemists in attendance at the convention that the use of benzol should be discontinued where possible in connection with manufacturing.

The organization of safety committees composed of one member of each department of large factories is a great factor in the prevention of accidents. A prize is awarded the employee who offers the most practical suggestion during the year. This procedure results in many good suggestions being made as well as keeping the subject of safety before the employees.

One of the greatest requirements in successful factory inspection work is co-operation among the employers, employees, and factory inspectors. The means for attaining safety and improved working conditions may be provided, but safeguards in themselves are not effective unless there is complete co-operation amongst those concerned. There are occasions when a manufacturer provides some form of safeguard without being fully convinced that he should do so, and on such occasions when the workmen fail to take advantage of them the result is not a very satisfactory one to the factory inspector. The usefulness and effectiveness of factory inspection work is increased at least 50 per cent. by the co-operation of the employer, employee, and inspector. The worker should realize that the factory inspector is employed for his protection and whatever means the inspector takes to safeguard the worker should receive his unqualified support.

It would be ungrateful and unfair on my part if this report was concluded without mentioning the courtesy, fairness and respect extended to me by the various manufacturers in the district in which I work. My duties take me to many parts of the Province and bring me in contact with different classes of men, but at all times kindliness and cordiality have existed.

REPORT OF INSPECTOR S. J. MALLION

During the year the majority of industries have received two inspections, while in some cases a third inspection was made. Existing conditions in factories are good and should compare favourably with those of any other country. Special reference is directed to those factories that manufacture and prepare food for consumption by the general public, which factories are constructed and built along modern lines. Sanitation, cleanliness, and ventilation are among the foremost principles adopted. Some of these factories operate during the summer months only, while others are in operation during the entire year. Special attention has been afforded these industries and I am pleased to report that the hearty support and co-operation of managing officials of the various plants have been received.

Another industry of importance is laundries. Steam laundries are modern and operated under good conditions. Chinese laundries are operated by hand. Considerable time has been given to the inspection of these plants, all of which are in fair condition. In future further progress in the betterment of conditions is anticipated.

The temperance legislation in the Province has had the effect of opening up many more restaurants, which have been regularly inspected and, generally speaking, are in good condition. As far as possible the local health authorities have been co-operated with and much valuable assistance has been received from them.

The number of accidents is still very large, although safety devices of various kinds have been installed and tested, for the purpose of preserving life and limb. In the face of a continuous, persistent educational campaign along "safety-first" lines, there are still those who "take a chance," resulting in many serious accidents, which in some cases have proved fatal. This practice seems to be a parallel to the level crossing. Regardless of the many people who are killed in this manner, there still remain those who resort to this suicidal method

to whom signs of warning are of no consequence. Such people apparently overlook the fact that it is a duty to themselves, their families and their country to take precaution where danger is involved. The factory inspector is not responsible for accidents which have occurred in factories. Many of these could have been prevented by the care and good judgment of employees. Falling or stumbling over objects, objects falling from above through careless placing and, most important of all, "taking chances," are causes of a great many accidents

In accordance with instructions and by a close co-operation with the Chief Inspector, it is anticipated that during the coming year reports will by filed with the Department by those concerned covering the inspection of every uninsured boiler and pressure vessel. Within the past year all country plants known to me have been visited and in each case where uninsured boilers and pressure vessels were used, an inspection was ordered to be made in accordance with the Act. In some cases boilers did not stand inspection and were immediately replaced.

All the assistance possible has been rendered the Chairman of the Board in connection with the enforcing of The Stationary and Hoisting Engineers' Act. Each steam plant when visited has been carefully checked up and reported on, and it is pleasing to report that the Act generally has been well observed.

Much good work has been accomplished, complaints have been few and were promptly adjusted, as far as possible, new improvements have been suggested or recommended, and at the end of the fiscal year conditions were much better than heretofore.

REPORT OF INSPECTRESS JEAN W. OGILVIE

One of the important duties of an inspector is to create and encourage amicable relations between employers and employees, in order that pleasant feelings will exist and also a willingness to co-operate in matters that tend to improve working conditions.

Employers should realize the advantage of satisfactory working conditions, which increases the safety, health and comfort of employees.

Important features of factory inspection work are as follows:

1. Safety of lives and limbs of operators and the elimination of danger both from fire and machinery.
2. Health of employees.
3. Comfort of employees.

In many cases dangerous conditions have been allowed to exist for a considerable length of time without serious results, those concerned being unconscious of such danger. This is especially true in regard to shafting and belting of power machines. However, it is very important that guards and safety devices be provided and operators should be constantly instructed to make use of same, and also impressed with the necessity of exercising due care to prevent accidents. Fire escapes are also very important. During the year these conditions have improved considerably.

By comparing 1923 recommendations with those made in 1922 a decided improvement in sanitary conditions in factories is apparent. There are still some cases where several inspections and considerable persuasion are necessary

to produce the desired results. Proper accommodation and failure to keep same clean and tidy is a frequent complaint. In many cases the reason given for not installing these necessities is "want of funds" and "the uncertainty of business." Where re-visits were made the majority of suggestions previously tendered had been complied with.

It is pleasing to report that in many factories inspected excellent arrangements have been made in providing the necessary comforts for employees. Rest rooms, lunch rooms, kitchen and first aid rooms with a competent woman in charge are becoming more necessary and every well-regulated factory should provide such accommodations. Steady progress is noted in this connection.

Steam boilers are an important factor and many users of steam and hot water boilers do not appear to understand the necessity of an annual inspection, the importance of which cannot be overestimated. The loss of a boiler and destruction of property is sufficiently serious but nevertheless minor in comparison with the loss of lives. The majority of boilers in large factories are insured against explosion, necessitating several examinations each year, and regular tests are also made. Consequently these boilers are reasonably safe but in smaller establishments precautions are required.

It is required that Minimum Wage Orders covering the scale of wages in effect in industry be posted up in a conspicuous place. This law is not always complied with and various excuses are offered, however considerable attention is being given to this phase of the work.

In conclusion I wish to express my appreciation of the pleasant receptions on the part of managing officials with whom I come in contact, and also the manner in which my suggestions have been accepted and carried out.

REPORT OF INSPECTRESS MRS. A. B. REDDICK

The general work of factory inspection is occasionally interrupted by investigation of complaints, revisits to ascertain whether or not recommendations have been complied with, and investigations arising from questions concerning the better observance of the laws.

All complaints have been of a general nature. Many are made through a misunderstanding of the law and the complainant believing that such law is being violated concludes that the inspector is neglecting his duty. However, if the complainant would not withhold his or her indentity but would confide in the inspector getting as full information as possible of what they consider a breach of the law, considerable good might be accomplished. In any event erroneous ideas could be corrected. Some complaints come from philanthropic persons, but the majority are anonymous. When complaints are not within the Act persuasive powers only can be exercised, but complaints of this nature are useful in connection with factory legislation as they exhibit the general feeling which prevails among workers.

With few exceptions sanitary conditions of factories are fairly satisfactory, increased attention resulting in better health and comfort of employees. Insufficient or unsuitable accommodation or the unsanitary condition in which conveniences are kept is perhaps the worst feature. This applies particularly to premises where several tenants occupy workshops in the same building, and the same convenience is used by all or most of the tenants; or several tenants in one block may have only one convenience and occupiers or owners do not

always realize the necessity of making any radical change. Insistence is exercised to have the spirit of the law carried out where possible. In some cases ideal conditions are impracticable and an employer is handicapped by circumstances which are difficult to overcome. We can therefore only endeavour to obtain the best conditions possible under such circumstances, which explains why conditions are sometimes accepted in one place and rejected in another.

Insufficient attention is given to the cleaning of floors which is quite as important as the cleaning of walls and ceilings, especially in establishments where the manufacture and preparation of food is carried on. In bakeshops and confectionaries dirty floors are often found and while the occupier claims that this is unavoidable, such a condition is not observed in well regulated shops. Considerable attention has been given to this matter and a periodical scrubbing of floors suggested. Cleanliness should be maintained throughout the year and when a recommendation is made to "clean premises," a "yearly cleaning" should not be interpreted. While many recommendations are complied with there is still room for improvement. Conditions in workshops are improving. It is difficult in some buildings to enforce the law in relation to sanitary appliances and their proper maintenance, therefore frequent inspections are required. Water closet conditions in some of these shops have been a constant source of irritation; however, persistence has been exercised to secure a higher standard.

Conditions in respect to ventilation are improving. Efficient ventilation has to be varied according to the peculiarities of the business operated, also construction of the building. Many employees appear to dread fresh air, probably due to draughts or long continuance in close rooms. Proper ventilation has a tendency to do away with friction among employees caused by the opening of windows.

Although reasonable attempts are made to enforce regulation relative to the proper mode of hair dressing during hours of labour considerable difficulty is experienced. Female employees are required to have their hair securely fastened to their heads, or caps are recommended and the danger of loosely hanging hair pointed out.

Hours of labour, health and comfort of females in employment is important and requires close attention. The shield of the law must be invoked against all preventable causes of evil and danger incidental to such employment.

The proper use of guards is becoming more important as the use of machinery and industrial development increases. However, some laxity with regard to guarding of shafting and belting of power machines is still apparent, therefore many recommendations were necessary, the majority of which were complied with. Although manufacturers show an increasing willingness and desire to guard machinery, they frequently wait to be assured that this is necessary or until an accident happens.

REPORT OF INSPECTRESS MRS. L. SHAUGHNESSY

In most industries business was reported to be fairly satisfactory. Although a large number are still unemployed, it is difficult to obtain skilled labour.

When overtime permits have been requested inspectors have endeavoured to discourage night work. The majority of factories work only a forty-four hour week, but it is to the interest of both employer and employee to work a longer day in case of emergency rather than night work, as the latter is injurious to an employee's health.

The regulation requiring female employees to have their hair securely fastened to their heads, or in a cap or net, in order to avoid coming into contact with machinery, shafting, belting, etc., is difficult to enforce. The managing officials in some factories demand that every female employee shall wear a cap, there being a penalty of "immediate dismissal" for not doing so. Everything has been done on the part of the inspectors to have this section of the Act complied with, therefore inspectors are not responsible in case of accident.

With few exceptions conditions in clothing factories are satisfactory. Those found negligent in cleanliness are inspected more frequently. Section 52 of the Factory Act requires that all persons doing home work shall be in possession of a certificate, but few firms allow garments to be made in an employee's home. However, many mothers find it necessary to assist financially and are being underpaid for their labour.

One proviso in the Factory Act for insuring the comfort of female employees is "that employers shall supply such chairs or seats as may be directed in writing by the Chief Inspector. Such chairs or seats are not suitable unless made with a back to them and it has been difficult to convince some employers that a support of this character is necessary to the convenience and comfort of females in industry. To expect a woman to give efficient service—and at the same time bear a constant strain on her back is unreasonable. Whether or not the chair back is constantly used the fact that it is there alleviates the strain.

The Adolescent School Attendance Act has materially reduced child labour. Very few cases were discovered, the majority of which were during the vacation period.

Sanitation is important and it is pleasing to report that conditions are satisfactory, with a few exceptions where premises are not properly cleaned, due to careless employees.

Conditions and hours of labour in retail stores are very good, but in millinery and ladies' wear shops a great deal of trouble is experienced because of night work resulting in long hours of labour. Considerable time has been spent endeavouring to adjust this matter which at present is unsatisfactory.

REPORT OF INSPECTOR HUGH STEVENSON

One or more inspections of all factories in my district have been made and a large number of changes recommended with a view to the prevention of accidents. These recommendations were invariably for the purpose of guarding various kinds of machinery, open gearings, belting, shafting and other mechanical devices and appliances. Owing to the recurrence of elevator accidents it has been found necessary to recommend that mechanical locks be placed on elevator gates or doors to prevent the gates or doors being opened when the elevator is away from the floor. It is a pleasure to record that manufacturers have endeavoured at all times to co-operate with me and have willingly installed all forms of safeguards suggested to assist any accident prevention.

There are a number of smaller factories which use machinery that is not quite up-to-date, and in such establishments considerable time and attention must be given, especially in wood-working plants. A large percentage of the machinery at present manufactured has all of the gearings and every moving

part covered and guarded, but it would be desirable to have every machine thoroughly guarded before it leaves the factory in which it is manufactured.

There are forty canning factories in my district and during the season when these plants are running, two visits are made by me. Recommendations to have dangerous places protected and the machinery well guarded are faithfully observed by the management of these establishments. These plants are thoroughly washed out every day and the produce canned is absolutely clean. Improved machinery in these plants has reduced child labour to a very great extent. About two years ago the managers of the large plants co-operated with me to dispense with outside pit closets and have sanitary water-closets and wash rooms installed in the plants. So far as I am aware there are no by-laws in any of these municipalities to prevent the use of outside privy pits, but in thirty of these factories there has been installed sanitary toilets and wash basins, generally four of the former, and six of the latter in each factory. It is anticipated that every canning factory within the Province will be equipped with sanitary conveniences similar to those enumerated at no distant date.

During the year there were two fatal accidents caused by machinery. A young man about 18 years of age is presumed to have entered a feed choping plant alone and started a 18 H.P. gasoline engine. He was discovered lying on the ground with his clothes torn from his body, and evidently he had been caught in the shaft. The other fatality took place in a paper mill. The deceased person had apparently fallen against a pulley which was set in concrete and was 42 inches above the floor. His head was struck by the side of the pulley and although he was immediately released from his dangerous position he died within a period of eight hours after the accident.

During the month of February ten men lost their lives at the valve house of the Consumers' Gas Co., Station B, Toronto. A searching investigation by the coroner's jury indicated that no blame could be attached to any of the factory inspection officials. Very few other serious accidents have occurred in the district during the past year. Nearly all of the larger plants have safety committees organized and accidents are gradually decreasing. In one plant at Point Ann remarkable work is being accomplished by the safety engineer and safety committee. This plant has had the reputation of being a very dangerous place to be employed on account of the dust and dangerous machinery. Before safety work was thoroughly organized, accidents were of an almost daily occurrence. During the first year of the safety committee's work only twenty-five accidents occurred and during 1923 the number of accidents had been further reduced. It has been my pleasure on two occasions to address this safety committee, which is composed of workmen from every department. From the discussion which took place it is very apparent that all of these persons are greatly interested in the work of safety. Not one fatal accident has occured in this plant for over a year. Four machinists are employed permanently, making new guards to replace broken ones or repairing those damaged. This plant had the honour of winning one of the flags donated by the parent company for operating three months without a single lost day's time on account of accident.

The operation of the Workmen's Compensation Act makes it imperative that every accident should be reported and while this proceedure may tend to show that accidents are increasing, it gives rise to a wrong impression of the very efficient work of accident prevention that is performed by factory inspectors.

The annual inspection of boilers and other pressure vessels is increasing without having an inspection ordered by the factory inspector. This indicates that owners are taking more interest in the requirements of the Act, but there

are still a large number where inspection has to be ordered every year. The majority of these cases, however, are in the outlying districts.

Only two cases of child labour have come within my attention during the present year and in both instances the children were sent home as soon as this matter was directed to the attention of the manager of the establishments in which they were employed. Both of these cases were minor infractions of the Adolescent School Attendance Act, and there is no doubt but that child labour is becoming a thing of the past.

Several complaints have been reported principally dealing with females working overtime. A few cases were found to be well founded and rectified at once, but in others the complaints were made by discharged or disatisfied employees without having any justification for complaining.

It is impossible to go into details of inspection work within the limits of a report of this character, but in conclusion it is merely a matter of courtesy to express one's appreciation of the excellent and effective co-operation received from management of the various plants in my district in making factory inspection work efficient. The duties performed by me are done to the best of my ability and my sincere thanks is due to the Chief Factory Inspector for his readiness and kindness in assisting in every way possible to diplomatically enforce the requirements of the Factory Act.

REPORT OF INSPECTOR H. J. TUTT

It is pleasing to report that there is a marked improvement in working conditions in establishments within the district allotted to me. Some of the credit is due to the work of factory inspection, but not all of it. Dangerous places and mechanical appliances have been rendered less hazardous without involving too much expense or reducing the output of the machine. In a number of instances the manager and machine operator co-operated with me in working out a guard that was practicable. When the factory worker feels sufficiently interested to co-operate with the factory inspector in guarding dangerous places, better results follow. It means he realizes his responsibility for the devising and placing of the guard and reckons it to be a duty to maintain same in proper position and working order.

Notwithstanding all the precautions that are taken, accidents do occur. The unexpected type of accident should receive most attention from the factory inspector, as it tends to give a clear conception of one's duty and invariably indicates that the places least visited by workers may be the most dangerous if left unprotected. On an average the machine as it is manufactured to-day can be operated with comparative safety, but no one should take it for granted that every machine, however modern it may be, is absolutely safe to operate. At all times the operator should keep his mind on his work and use as much common sense as possible.

Machines are constructed to turn out a certain class of work. In order to do so they must be put into operation and naturally there is an element of danger when they are being operated. One of the qualifications for a foreman in factory or work shop, should be his practical sympathy with the safety first movement. Force of habit based upon such safety first circumstances would impel the inspection of machines as he makes his rounds. He would see to it that safe-

guards were in their proper place and his example would have a beneficial result on the actions of the employees under his jurisdiction. Example is always better than precept, and when a foreman indicates to his assistants that he believes in safety first and he practices what he preaches, they will follow his example.

This year has been notable for the number of elevator accidents, both fatal and minor. They are of unusual importance and a definite conclusion should be reached as to the proper safety measures to prevent their recurrence. Shaft door accidents are too prevalent and the question may be asked, how is it so many fall down elevator shafts and meet death or are seriously injured? What are the outstanding conditions responsible for these accidents?

After an accident occurs, investigation has often shown that the gates are in good working order and in every way meeting the requirements of the law, yet the accident occurred. Many of our factory and office managers are now having their elevator gates or doors equipped with mechanical devices to prevent the elevator from leaving the floor until the gates are closed and locked. When the present policy of recommending such mechanical contrivances for elevators becomes more generally applied throughout the Province, I anticipate a large reduction in elevator accidents and probably their almost total elimination. Lives are worth more than money and it is our duty to protect life.

REPORT OF A. J. WRIGHT, INSPECTOR OF POLISHING, BUFFING AND GRINDING PLANTS

I have been cordially received by the different manufacturers and find the majority willing to co-operate in bringing systems up to the highest standard, and improvements are reported in some of the polishing and buffing rooms since this work has been given special attention. Some entirely new systems have been installed and in others the construction of existing systems changed in order to obtain more efficient results. In the past year polishers and buffers have been fairly well employed and very few accidents of a serious nature have occurred to men working at this trade. Manufacturers are beginning to realize the benefits of these systems in regard to health of employees and complaints are not as frequent as they formerly were.

Installation of Pipes

The main pipe of exhaust systems should be straight and short. All unnecessary elbows and turns should be avoided. Branch pipes should lead into main pipe at an angle of 45 degrees. The main pipe should be capped off at end, so as to permit inspection and should have cleanouts at least every eight or ten feet apart, so that pipes can be cleaned more easily. Blast gates or dampers should be put in branch pipes that they may be closed off when any particular ones are not in use; in this way the branch openings in use will receive the full benefit of suction.

The fan to work efficiently should be operated at a sufficient rate of speed to raise a minimum of four inches of water in a U shape tube; this means two inches up and two inches down on tube. This suction is sufficient to carry

away all dust from any ordinary polishing and buffing wheels. Tests to be taken by inserting tube in branch pipes fifteen inches and all branch pipes should be open and unobstructed.

The inlet of fan and trunk pipe should be at least 20 per cent. greater in area than the combined areas of the several branches to hoods, and this increase should be carried proportionately throughout the entire main pipe. The outlet from fan should also be at least 20 per cent. greater so as to insure efficient results.

Some systems do not work satisfactory for this reason: A firm may employ four polishers and install a system for that number of men; their business increases and they set up one or two more lathes; they then extend the main pipe, add to it the new connections to each lathe, and the system that was intended to do the work of four men must now do the work of eight or more, thereby reducing the efficiency of the exhaust system. There are also minor causes, such as air passing through a pipe, causing friction the same as one metal rubbing against another. Air passes through a perfectly clean smooth pipe with very little friction, but if that pipe become clogged with oil, waste, emery or dirt, the air travels more slowly because of friction, and the fan making the same number of revolutions does not pull the same air force through pipes. That is one reason why the main pipe, branches and fan need to be continually looked after and kept thoroughly clean. Loose belts and fans not running at proper speed are also accountable for fans not working satisfactorily.

Sometimes men doing piece work do not display carefulness on account of not wanting to lose any time, therefore hoods and branches become battered up and useless, as time is not taken to report conditions to man in charge. In some cases men prefer to work without hoods, believing same keeps them behind with their work. However, the inadvisability of such a practice is being realized, and workmen are becoming more careful in looking after systems which they know are installed for the benefit of their health.

Hoods

Hoods form a very important part of an exhaust system, as there are so many classes of work to be handled. Hoods are varied and hardly two shops have the same design. It would be almost impossible to construct one hood suitable to take care of all classes of work performed. A hood can be built to take care of from sixty to seventy-five per cent. of the work. In some cases it is almost impossible to use a hood at all. Hoods should be constructed so that they can be thrown back and open at side enabling men to change wheels more quickly. There should be an adjustable slide at top of hood to prevent dirt from flying in man's face, also catch-basin or trap at the bottom of hood to catch all particles not drawn away by the suction which should be brought up as close to wheels as possible to insure high efficiency.

Dust collectors or separators should be placed outside of building where possible, as they do not give the same satisfaction when installed inside; separator should be built so that air will escape through top while the dust or dirt falls through below into a receptacle provided for that purpose.

In conclusion, would say that where heavy grinding is carried on to any extent a blower system should be installed for protection of health of the men so employed.

REPORT OF J. PENDER WEST, INSPECTOR AND EXAMINER OF REPORTS AND DESIGNS

The work has consisted mainly of the examination of plans for new industrial buildings and for alterations to existing buildings, with a view to ensuring their compliance with the provisions of the Factory, Shop and Office Building Act.

The past year has not been characterized by such increased building activity as was anticipated by many, and may be said to have proved disappointing to those who were looking forward to an exceptionally heavy building programme. Although the actual number of plans submitted during the year to this Branch for approval was less than in 1922, the total value of the buildings covered by the plans was approximately double, the increase being due to large expenditures by a few corporations.

On the whole the plans submitted have been generally satisfactory and the changes ordered have been such as did not entail serious structural changes. The most frequent source of difference between the authors of the various plans and this branch has been the question of exits, although it must be said that a far more widely spread knowledge of the principles underlying our requirements in this matter has been manifested in recent years. When the necessity of improving the arrangements for exits in case of fire has been pointed out and the reasons made clear, serious opposition has seldom been offered.

The owner of property, when preparing for the erection of a building, considers primarily the questions of convenience and economy and naturally desires to obtain the largest possible amount of remunerative floor space. However, when the plans are submitted to this branch for approval, the first considerations are the safety and health of those who will be working in the building. In the great majority of cases, these apparently divergent requirements can be and are amicably adjusted and in very few instances has it proved necessary to assert the statutory authority vested in the branch.

The requirements with reference to exits from buildings may be very simply stated, viz.: That it should be practically impossible for any employee to be "trapped" in the building in case of fire, and that if exit from any part of the building by the usual means is prevented by fire, smoke or fumes, another exit shall be readily available. Both ordinary and emergency exits must, of course, have capacities in proportion to the numbers of occupants who may have to use them.

It is frequently claimed by those submitting plans for certain classes of buildings (generally of the warehouse type), that secondary exits are not necessary in their particular cases, as only two or three persons will be employed in the building, and it has been necessary to point out that the life of one employee is considered of sufficient value to warrant insistence on this measure of safety. It may also be pointed out that employees working in isolated positions in warehouses or other buildings are really in greater danger, as their means of exit may be cut off before they become aware of the existence of a fire in the building. It is also found that buildings of this class are frequently, in course of time, used as factories with the resultant increase in the number of employees. Another point in connection with exits, which is often overlooked in planning buildings, is that it is necessary to provide alternative exits from all floors, including the basement and ground floor, especially when the modern type of steel sash with wired glass is used.

The provision of suitable sanitary accommodation is now seldom overlooked in the designing of industrial buildings, but the question of proper approaches to this accommodation does not always receive sufficient consideration, more especially in the case of that provided for female employees. It is generally recognized by those engaged in the study of industrial health conditions, that the health of female workers is frequently very seriously affected by the fact that the approaches to their toilet facilities are so arranged that they cannot be entered without embarrassment. This subject of a proper arrangement of the access to the toilets should always be carefully studied.

In recent years the value of good lighting, both daylight and artificial, has been generally recognized and the plans submitted generally provide for light, cheerful buildings. The good effects upon the health, spirits and general morale of employees working in these buildings, instead of the old-time dark and dingy factory, can scarcely be exaggerated, whilst the benefits to the owner in the way of increased efficiency and production, improved quality and reduction of accident frequency, are equally pronounced.

In the examination of plans it is found necessary to keep a careful watch for potential causes of falls and other accidents. A prominent insurance company, in one of their publications, says: "One of the most frequent forms of accidents in the industries is the falling of persons upon stairways or from platforms, scaffolds, ladders or other elevated structures, or from the floor level into pits, vats or openings of other kinds." A perusal of the accident statistics given in the annual reports of this branch will give ample confirmation of this this statement. Among the corrections which have been found necessary in plans under consideration may be mentioned the elimination of "winders" in stairways; doorways opening directly on to stairways without an intervening landing; isolated steps in unexpected places; raised platforms and sunken pits without adequate protection to their edges; inadequate lighting to stairways; stairs or steps without handrails; insufficient headroom to stairs and doorways. Slippery floors and stair treads are frequent causes of accidents and more care in the consideration of non-slipping surfaces would be well repaid.

DISTRICT INSPECTORS

R. Albrough, 25 Grosvenor Ave., Sault Ste. Marie: Mr. Albrough's district is west to the Manitoba boundary line; east, including Manitoulin Island, Sudbury and North Bay to Quebec boundary line.

G. H. Bostock, 185 Glebeholm Blvd., Toronto: Mr. Bostock's district is old C.P.R. lines east to Sharbot Lake; G.T.R. lines north, including Peterborough, but excluding North Bay; south to G.T.R., C.N.R. lines, C.P.R.

H. Bourne, 395 Charlton Ave. W., Hamilton: Mr. Bourne covers all districts in the Province of Ontario for the purpose of investigating foundries.

W. T. E. Brennagh, 59 Kensington Ave. S., Hamilton: Mr. Brennagh's district is G.T.R. main line west to London (exclusive); east to Niagara Falls; south and east of London and Port Stanley lines; north, C.P.R. and G.T.R. to Crumlin and Tavistock, but exclusive of Milton, Branchton and Ingersoll Junction.

H. A. Clark, 238 Dufferin Ave., Toronto: Mr. Clark's district is City of Toronto, east side of Yonge St., and west of Don River; north, including Leaside and Metropolitan line, but excluding Aurora and Newmarket; south, including a portion of Toronto Island.

W. S. Forster, 336 McLeod St., Ottawa: Mr. Forster's district is east of North Bay, Algonquin Park and K. & P. Railway.

A. W. Holmes, 39 Lakeview Ave., Toronto: Mr. Holme's district is City of Toronto, east and south of Lansdowne Ave. and Bloor St.; west to Burlington; north to city limits; east, including York St., University Ave. and Avenue Road; south, including a portion of Toronto Island.

R. Hungerford, 382 Durie St., Toronto: Mr. Hungerford's district is City of Toronto, west of but including Lansdowne Ave. and Bloor St.; also West Toronto, Lambton, Milton, Branchton, but excluding Drumbo, Stratford, Gowanstown and Fordwich; north to Southampton, Bruce Peninsula, Owen Sound, Collingwood, Meaford, Penetanguishene, and both C.P.R. and C.N.R. lines, including Orillia and Elmvale, but excluding Sudbury.

S. J. Mallion, 74 St. Vincent St., Stratford; Mr. Mallion's district is Fordwich, Gowanstown, Stratford, St. Mary's, London, St. Thomas and Port Stanley; south and west to border line, including Ingersoll Junction on the C.P.R.; and north, including Teeswater, Kincardine and Goderich.

Miss Hamilton, 200 Princess St., Kingston: Miss Hamilton's district is Kingston, K. & P. Railway, north and east to the Quebec boundary line.

Miss Ogilvie, 118 Centre Ave., St. Thomas: Miss Ogilvie's district is Port Dover, Simcoe, Woodstock, Tavistock, Listowel, Teeswater, west, south and north to Lakes Huron and Erie, and River St. Clair.

Mrs. A. N. Reddick, 437 Crawford St., Toronto: Mrs. Reddick's district is east side of Yonge St., north and south of K. & P. Ry., excluding Kingston, Renfrew and Pembroke; north and west, including North Bay, Parry Sound, Mount Forest, Durham, Orangeville, Elora, Fergus, Downsview and above northern City Limits.

Mrs. G. E. Hornell, 51 Robert St., Mimico Beach: Mrs. Hornell's district is south of G.T.R. and C.P.R. main lines to water front and east, including Bathurst St. and west, south of C.P.R. to Cooksville, and G.T.R. main line, including Hamilton, Dundas, Caledonia, Waterdown, Cayuga, Jarvis and Niagara Peninsula.

Mrs. L. Shaughnessy, 29 Park Road, Toronto: Mrs. Shaughnessy's district is west side of Yonge St., north to City Limits; south to G.T.R. and C.P.R. main lines; west, inclusive of Elmira, but exclusive of Stratford, Woodstock, Simcoe and Port Dover; and south, excluding Jarvis, Cayuga, Waterdown and Dundas; north, exclusive of Bolton, Elora, Fergus, Orangeville, Mount Forest and Owen Sound.

H. Stevenson, 22 Hambly Ave., Toronto: Mr. Stevenson's district is City of Toronto, east side of Don River, north and south to city Limits; east, G.T.R. and C.P.R. to Kingston, inclusive.

H. J. Tutt, 39 Atlas Ave., Toronto: Mr. Tutt's district is City of Toronto, west side of Yonge St., to York St., but excluding York St., University Ave. and Avenue Road to northerly limits; south, including portion of Toronto Island.

A. J. Wright, 175 Galley Ave., Toronto: Mr. Wright's district covers all districts in the Province of Ontario for the purpose of investigating polishing plants, etc.

BOILER INSPECTION

Chief Inspector: D. M. Medcalf
Office, Spadina Crescent, Toronto.

Inspectors: H. Brown, F. Swarbrick, J. A. Findlay, W. Burns, T. J. Main, J. R. Dey.

DRAWINGS AND SPECIFICATIONS SURVEYED AND REGISTERED, AND RE-REGISTERED.

Boilers, Vertical	2	designs	$5 00	per design		$10.00
" "	27	"	7 50	"		202 50
" "	34	"	10 00	"		340 00
" Water-tube	2	"	10 00	"		20 00
" "	2	"	20 00	"		40 00
" "	5	"	25 00	"		125 00
" H.R.T.	1	"	5 00	"		5 00
" "	16	"	10 00	"		160 00
" "	10	"	15 00	"		150 00
" "	8	"	20 00	"		160 00
" "	5	"	25 00	"		125 00
" Locomotive	1	"	5 00	"		5 00
" "	13	"	10 00	"		130 00
" "	1	"	15 00	"		15 00
" "	3	"	20 00	"		60 00
" H.R.T. Heating	1	"	5 00	"		5 00
" " "	2	"	10 00	"		20 00
" " "	2	"	15 00	"		30 00
" " "	1	"	20 00	"		20 00
" Water-tube Heating	1	"	15 00	"		15 00
" Locomotive Heating	15	"	10 00	"		150 00
" Firebox Heating	8	"	10 00	"		80 00
" " "	2	"	15 00	"		30 00
" " "	2	"	20 00	"		40 00
" Cast Iron Sectional	9	"	5 00	"		45 00
" Gas Fired	2	"	5 00	"		10 00
Boiler for Light Oil	1	"	10 00	"		10 00
Tank Boiler	1	"	10 00	"		10 00
Oil Press Tank	1	"	5 00	"		5 00
Agitator Tank	2	"	5 00	"		10 00
Percolator Tank	1	"	5 00	"		5 00
Blow-off Tank	3	"	5 00	"		15 00
" "	1	"	10 00	"		10 00
" "	1	"	15 00	"		15 00
Dryer Shell	2	"	5 00	"		10 00
Grease Mixer	1	"	5 00	"		5 00
Separators	4	"	5 00	"		20 00
Autoclave	1	"	5 00	"		5 00
Electric Steam Generator	1	"	5 00	"		5 00
" " "	1	"	10 00	"		10 00
Hat Press	1	"	5 00	"		5 00
Vacuum Dryer Vessel	1	"	5 00	"		5 00
Ammonia Receivers	3	"	10 00	"		30 00
Locomotive Heating Boilers	6	"	15 00	"		90 00
Steam Press	1	"	5 00	"		5 00
Steam Jacketed Pans	2	"	5 00	"		10 00
Steam Trap Tank	1	"	5 00	"		5 00
Steam Jacketed Kettles	6	"	5 00	"		30 00
Air Receiver	1	"	3 00	"		3 00
"	5	"	5 00	"		25 00
Ammonia Receivers	8	"	5 00	"		40 00
Air Tanks	1	"	3 00	"		3 00
"	20	"	5 00	"		100 00
"	2	"	10 00	"		20 00
"	3	"	15 00	"		45 00
Digester	1	"	10 00	"		10 00
Steam Jacketed Tanks	7	"	5 00	"		35 00

Brick Kilns	2	designs	$5 00	per design		$10 00
Vulcanizer	1	"	5 00	"		5 00
"	1	"	10 00	"		10 00
Piping Plans	4	"	5 00	"		20 00
" "	37	"	7 50	"		277 50
" "	8	"	10 00	"		80 00
" "	3	"	20 00	"		60 00
Boiler Revisions	2	"	1 00	"		2 00
" "	8	"	2 00	"		16 00
" "	54	"	3 00	"		162 00
" "	14	"	5 00	"		70 00
" "	1	"	10 00	"		10 00
" "	2	"				n c
Pressure Vessel Revisions	7	"	1 00	"		7 00
" " "	7	"	2 00	"		14 00
" " "	5	"	3 00	"		15 00
" " "	1					n c
Fittings—Revisions	44	"	1 00	"		44 00
" "	2	"	2 00	"		4 00
" "	98	"	3 00	"		294 00
" "	4	"	5 00	"		20 00
Fittings	91	"	3 00	"		273 00
"	14	"	5 00	"		70 00
"	3	"	6 00	"		18 00
"	26	"	10 00	"		260 00
"	3	"	20 00	"		60 00
SPECIAL RULINGS FOR DESIGNS:						
Boilers	4	"	5 00	"		20 00
"	1	"	7 50	"		7 50
"	1	"	15 00	"		15 00
"	1	"	25 00	"		25 00
Pressure Vessels	1	"	5 00	"		5 00
" "	1	"	10 00	"		10 00
Fittings	6	"	10 00	"		60 00
DRAWINGS SURVEYED, BUT CANCELLED:						
Tank	1	"	5 00	"		5 00
Boiler	1	"	10 00	"		10 00
Total	724	"				$4,547 50

Number of designs surveyed and returned to manufacturers for correction 70

NUMBER OF NEW PRESSURE VESSELS INSPECTED

Ontario	365	inspections		$1,835 00
Quebec	4	"		20 00
Manitoba	2	"		10 00
U.S.A. Insurance Co	33	"		165 00
British Insurance	1	"		5 08
Total	405	"		$2,035 08

Number of New Pressure Vessels—First Inspection	405
" " " " Second Inspection	75
" " " " Final Inspection	296
Total	776

Number of New Boilers Inspected	364	—$5 00 each	$1,820 00
" " for Brisith Columbia	1	—	10 00
" " for Saskatchewan	1	—	10 00
" " for Bombay, India	3	—$5 00 each	15 00
" " Tanks	15	— 5 00 "	75 00
" " Electric Steam Generators	4	— 5 00 "	20 00
" " Steam Separators	2	— 5 00 "	10 00
" " Vulcanizers	6	— 5 00 "	30 00
" " Brick Kilns	1	—	5 00
" " Digesters	1	—	5 00
" " Steam Dryer Tanks	6	—$5 00 each	30 00
" " Boilers Inspected by British Insurance Company	1	—	5 08
Total	405		$2,035 08

NUMBER OF PRESSURE VESSELS REPAIRED, SOLD OR EXCHANGED

Ontario	974	inspections	$4,724 50
Field Inspections on U.S.A. Boilers	3	"	25 00
Total	977	"	$4,749 50

Number of Used Boilers Inspected	793	—$5 00 each	$3,965 00
" " Boilers Condemned	25	— 5 00 "	125 00
" " Air Tanks Inspected	64	— 5 00 "	320 00
" " Steam Jacketed Tanks	2	— 5 00 "	10 00
" " Steam Jacketed Tanks	50	— 2 25 "	112 50
" " Air Receivers	3	— 5 00 "	15 00
" " Vacuum Dryers	2	— 5 00 "	10 00
" " Vulcanizers	2	— 5 00 "	10 00
" " Steam Mangles	1	—	5 00
" " Cast Iron Steam Rolls	2	—$5 00 each	10 00
" " Superheaters	1	—	5 00
" " Sulphite Digesters	1	—	5 00
" " Sulphite Digesters	2	—$10 00 each	20 00
" " Sterilizers	2	— 5 00 "	10 00
" " Pipe Lines Inspected	3	— 5 00 "	15 00
" " Pipe Lines Inspected	2	— 7 50 "	15 00
" " Pipe Lines Inspected	1	— 10 00 "	10 00
" " Pipe Lines Condemned	1	— 5 00 "	5 00
" Field Inspections on Boilers from United States	3	—	25 00
Annual Inspections (on owner's request)—			
Boilers	4	—$5 00 each	20 00
Pressure Vessels	2	— 5 00 "	10 00
" "	10	— 2 50 "	25 00
Re-Setting of Safety Valve	1	—	2 00
Total	977		$4,749 50
Number of Second and Final Inspections	169		
" Pressure Vessels Condemned without any charge			
Investigation of Explosions—			
Tanks	6		
Vulcanizer	1		
Boilers	2		
Pipe Line	1		
Stove Explosion (in private residence)	1		
Total	11		

MISCELLANEOUS

Class "A" Certificates Issued	404
Class "B" Certificates Issued	796
Class "C" Certificates Issued	561
Class "D" Certificates Issued	674
Class "E" Certificates Issued	26
Letters Outward	7,269

REVENUE STATEMENT

DR.		CR.	
Fees for designs surveyed	$4,547 50	Amount of moneys transmitted to Treasury Department through Department of Labour	$16,722 75
Fees for new pressure vessels	2,035 08		
Fees for used pressure vessels	4,749 50		
Fees for heating boilers	561 00	Balance at end of year, 31st October, 1922	39 00
Fees for pressure vessels (accepted affidavits)	576 25	Dr. balance at end of year, 31st October, 1923	160 05
Fees for high pressure boilers (accepted on affidavits)	26 00		
Fees for duplicate certificates	3 00		
Consultation work regarding steam boilers and pipe line layouts	52 45		
Fees for designs surveyed but not registered	90 50		
Bank exchange	45		
Travelling expenses collected	4,280 07		
	$16,921 80		$16,921 80

The Interprovincial Regulations for the construction and inspection of boilers, tanks and appurtenances came into force and took effect on January 2nd, 1923. British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario are now working under this new code, and the early adoption of these Regulations in the provinces east of Ontario will make for greater uniformity. While the primary object of these regulations is to secure safe boilers, the standardization of design and construction is an important factor for economic production, and the maintenance of a good standard both of design and workmanship is of vital importance, not only for steam users but it is also in the best interests of the industrial welfare of the Dominion.

Owing to the fact that these Interprovincial Regulations were adopted, which necessitated the re-registration of designs passed under the old Ontario Regulations, the number of designs approved for this year is more than double that for the previous year. There were also more inspections made on both new and second-hand pressure vessels, and as a result of this additional work there is a substantial increase of $3,647.35 in the revenue collected, in comparison with the amount for the fiscal year ending October 31st, 1922.

During the past year designs have been approved and inspections made of three 500 horse-power electric steam generators, which are being used advantageously in plants where they contract for electric energy on a flat rate, and do not use the amount contracted for at all times. When the load is below that, the balance is turned into the electric generators and put to useful service. This type of vessel is classified as an unfired vessel, because the heat is transmitted to the water through the electrodes which are immersed in the water, and no fire comes in contact with the plates. An opportunity to examine the generators internally to ascertain what effect the electric energy has on the plates will come in due course.

Three of the largest boilers installed in Canada have been erected this year in the Ford Motor Corporation, Ford City, Ontario. The boilers are of the cross drum water-tube type, rated at 1,361 horse-power per unit, with a guarantee to deliver an overload of two hundred per cent. if necessary, but at normal times to deliver 2,500 horse-power per unit. In connection with the power plant there is constructed a continuous low temperature distillation system comprised of low temperature ovens, gas scrubbers, by-product building and gas-holder; the capacity of which is 400 tons of coal daily. The coke from this system will be pulverized and conveyed to boilers, along with the powdered high volatile coal from the mines controlled by Mr. Henry Ford. The thermal efficiency of the boilers is increased, due to the elimination of low heat value, volatiles, moisture and non-combustible gases. This system of using pulverized coal under boilers in central power stations has passed the experimental stage, as evidenced by the fact that since the first of this year, in the United States alone, more than 150,000 boiler horse-power has either been installed, or is in the process of installation. The experimental use of coal dust for fuel is recorded as far back as 1818, but its application for industrial purposes in America commenced in cement kilns in 1895. Some of the advantages of using pulverized fuel are: the elimination of scoop, shovel, rakes, hoes, grate bars and other firing equipment; eliminates the objectionable smoke that so frequently is seen issuing from stacks, and avoids fines for violating smoke ordinances; also eliminates the necessity of removing the ashes and clinkers, and there are no fires to be cleaned, because no fuel whatsoever is supplied by hand; and there is no liability of holes in the fire, or any necessity for banking of fires, etc. The use of pulverized fuel permits of the selection of firemen for skill rather than

arduous labour, thereby ultimately raising the standard of both firemen and engineers.

Explosions

On Tuesday, December 5th, a boiler exploded on a farm at Glenmeyer, Ontario, killing one man and one horse. Upon examination it was discovered that this boiler had been in service about 35 years. It was 24 inches in diameter, made of ¼-inch plate. The longitudinal seam was lap and double riveted with ⅝-inch rivets pitched 2¼ inches. The circumferential seam was single riveted with ⅝-inch rivets pitched 2 inches. The firebox was 32 inches long, 20 inches wide and 33 inches high. The crown and side sheets were made all in one piece of ¼-inch plate. The crown was flat with ¾-inch screw stays pitched 4 x 4½ inches. The wagon top sheet was ¼-inch thick with the same size of rivets and screw stays as mentioned in the crown. The boiler contained three 2-inch tubes. A 2½-inch gauge had been used on the boiler and stamped on the dial, "For oil purposes." The safety valve on boiler was of a type that has been discontinued for thirty-five years. The boiler had changed hands several times, but had never been inspected by a Government inspector. In view of the fact that this boiler was used for agricultural purposes, it was exempt from such inspection.

The boiler had been sold on Monday the 4th December, and exploded on Tuesday the 5th, shortly after the fire had been started. The wagon top sheet was blown 65 feet into a field, and the firebox complete was blown out into an orchard; the barrel with throat sheet and all the tubes attached was blown over a barn, a height of about 70 feet. The engine, flywheel, pipes, traction wheels, firedoor and frames were blown around, covering a radius of about 70 feet in all directions. The young man who met his death was standing in the orchard about 30 feet away, and was struck on the head by a portion of the case iron door frame; the barrel and tubes which were blown over the barn killed the horse. From further examination the boiler contained a sufficient amount of water. This is borne out by the state of the firebox and crown, which appeared to be perfectly flat and straight, whereas the wagon top sheet was blown inside out. The metal was extremely brittle and crystalline, and fibrously laminated, consequently the life of the metal had departed and therefore in no condition to stand the ordinary working pressure that is carried on boilers of this description. The steam gauge was examined and tested and found to remain at zero when the test gauge registered 25 pounds, and could not be moved beyond 125 pounds. The movement was worn very badly and was not suitable to register accurately. This type of gauge was obsolete and should not have been in use. We tested the safety valve up to 215 pounds without removing it from the seat, which is a clear indication that the safety valve did not function. This boiler should have been consigned to the retired list years ago, because according to our calculations, basing the allowable working pressure on the rules in the Ontario Regulations, and assuming that the boiler was new with modern plates, a maximum working pressure of only 100 pounds could be allowed.

On December 9th a large double range in the kitchen of a hotel at Iroquois exploded with such force that a roasting pan on the stove at the time was driven through the ceiling. The explosion was due to the water front in the range being filled up with foreign matter and the concussion broke all the plate glass in the building.

On December 20th two hydrogen and oxygen tanks containing 1,000 cubic

feet of gas exploded in a plant in Toronto, seriously injuring two workmen, completely wrecking the gas plant and shattering windows in a large number of houses and stores in the neighbourhood. It is believed the explosion was caused by a leak igniting in the supply line in the factory, about two hundred feet away from the tanks, travelling back through the supply line to tanks.

On February 28th, 1923, a tube burst in a boiler plant in Hamilton, resulting in the death of one person.

On March 13th a boiler exploded in the Empire Cotton Mills, Welland, seriously scalding one man. It was reported that fires were prepared under a dry boiler, then without these conditions being noted, water was admitted to boiler causing an explosion.

On March 26th an explosion of a water front occurred in a private residence at Aurora, seriously injuring one person, badly damaging the furniture and blowing out all the windows in the lower part of house.

On May 8th an air tank exploded in the service station at Verona. Two men had a narrow escape and considerable damage was done to the building.

On July 5th a tank in the plant of the Imperial Oil Company, Sarnia, exploded, doing considerable damage, and one man was instantly killed. This tank contained 1,000 barrels of fuel oil, and the cause of the explosion is difficult to determine.

On July 18th a 48-inch x 14-feet 8-inch locomotive type boiler was inspected. Owing to the faulty construction and deterioration a maximum working pressure of 35 pounds only could be allowed, which practically condemned it for future use as a high pressure boiler. It was some time later removed to Shelburne, Ontario, and put into service in connection with drilling for oil. On October 3rd a request was submitted to make the inspection of a boiler which had been leaking badly. This was the same boiler previously inspected and upon examination it was found that the side sheets and crown sheet of furnace were badly distorted and had a large crack under the fire door.

After making full inquiries our inspector found that this vessel had been carrying 100 pounds of steam, and we had previously issued a certificate for only 35 pounds. The condition of the boiler was such that it was necessary to condemn it for further use as a pressure vessel.

On July 21st an explosion occurred in the Toronto General Hospital to a water-tube boiler, and upon examination it was found that the handhole yoke bolt on rear header had pulled through the plate, allowing the steam to be liberated with terrific force; however, very little damage resulted. Non-return stop and check valves were recommended to be placed in all boilers in case similar trouble occurred, which would confine the explosion to one boiler only, and not the entire battery.

On September 6th an explosion occurred in a rubber plant at New Toronto, severely scalding three men. Upon examination it was found that a heavy ram had caused the trouble by the hollow plunger filling with water, and owing to only four tires being vulcanized at this particular time a large portion of the ram was exposed to the steam. When the head was removed to take out moulds containing tires in the process of curing, the pressure inside the ram dislodged the spider holding the last mould, and the contents of the ram which were exceedingly hot, water suddenly burst out, severely scalding several men. One-quarter inch holes drilled through all of the spiders or ramheads as reliefs have been recommended to prevent a recurrence of this nature.

On 21st September a hydro-pneumatic tank exploded in a private residence, Kingston, doing considerable damage. The head blew out of this tank, damag-

ing the kitchen and completely demolishing the back verandah. This tank was 36 inches in diameter, 8 feet 0 inches long, constructed of 3/16-inch plate and ¼-inch heads. The longitudinal and circumferential seams were butt-welded and the heads were welded in place. Upon examination it was found the shell plates had opened up the continuous length of the shell and both plates were parted circumferentially. The convex head was completely blown out. It is reported that this tank exploded when the pressure on the gauge registered 50 pounds, but had been sold for a working pressure of 80 pounds. According to calculations the vessel was only good for 46 pounds working pressure.

There may have been other explosions not directed to our attention but such occurrences, involving as they do the loss of life and property, indicate the necessity of widening the scope of the activities of the Steam Boiler Branch over the design and inspection of pressure vessels rather than any contraction of branch activities.

STATIONARY AND HOISTING ENGINEERS

Chairman of the Board: J. M. Brown
Members of the Board: W. J. Scott, S. G. Rose.

"A"

Number of Stationary, Hoisting and Portable Engineers' certificates, together with number of Plant Owners' Registration certificates, granted during the fiscal year ending October 31st, 1923			14,964
Made up as follows:			
Fourth-class by examination	908		
Fourth-class by examination (fees deposited previous to year 1923)	132		
Fourth-class by re-examination	14		
Fourth-class by re-examination (fees deposited previous to year 1923)	6		
Third-class by examination	253		
Third-class by examination (fees deposited previous to year 1923)	52		
Third-class by re-examination	25		
Third-class by re-examination (fees deposited previous to year 1923)	2		
Second-class by examination	47		
Second-class by examination (fees deposited previous to year 1923)	6		
Second-class by re-examination	4		
First-class by examination	12		
First-class by re-examination	4		
First-class by examination (fees deposited previous to year 1923)	3		
Total number of Stationary Engineers' certificates		1,468	
Hoisting—by examination	152		
Hoisting—by examination (fees deposited previous to year 1923)	4		
Hoisting—by re-examination	14		
Portable—by examination	165		
Portable—by examination (fees deposited previous to year 1923)	7		
Portable—by re-examination	5		
Portable—by-re-examination (fees deposited previous to year 1923)	2		
Duplex—(hoisting and portable) by examination	25		
Total number of Hoisting and Portable certificates		374	
Total number of certificates granted by examination			1,842
Fourth-class provisional certificates	10		
Third-class provisional certificates	19		
Second-class provisional certificates	2		
Total number of Stationary provisional certificates		31	

Hoisting provisional certificates	2		
Portable provisional certificates	1		
Total number of Hoisting and Portable provisional certificates		3	
Total number of provisional certificates granted			34
Fourth-class by renewal at one dollar	2,249		
Fourth-class by renewal at one dollar (credit from year 1922)	4		
Fourth-class by renewal at five dollars	19		
Third-class by renewal at one dollars	4,861		
Third-class by renewal at one dollar (fee deposited in year 1920)	1		
Third-class by renewal at one dollar (credit from year 1921)	1		
Third-class by renewal at one dollar (credits from year 1922)	13		
Third-class by renewal at five dollars	74		
Third-class by renewal at five dollars (credits from year 1922)	2		
Second-class by renewal at one dollar	3,330		
Second-class by renewal at one dollar (credits from year 1922)	3		
Second-class by renewal at five dollars	13		
First-class by renewal at two dollars	79		
Total number of Stationary certificates		10,649	
Hoisting—by renewal at one dollar	1,579		
Hoisting—by renewal at one dollar (credits from year 1922)	4		
Hoisting—by renewal at five dollars	23		
Portable—by renewal at one dollar	642		
Portable—by renewal at one dollar (fee deposited in year 1921)	1		
Portable—by renewal at five dollars	3		
Total number of Hoisting and Portable certificates		2,252	
Total number of certificates granted by renewal			12,901
Plant Owners' Registration certificates at one dollar			187
Grand total			14,964

"B"

Total number of applications for certificates refused during the fiscal year ending October 31st, 1923			369
Made up as follows:			
Fourth-class certificates	96		
Third-class certificates	120		
Second-class certificates	54		
First-class certificates	14		
Total stationary certificates refused		284	
Hoisting certificates	47		
Portable certificates	38		
Total Hoisting and Portable certificates refused		85	
Total number of certificates refused			369

Causes for refusal: Low percentage in examinations.

"C"

Number of certificates revoked during the fiscal year ending October 31st, 1923	2
Made up as follows:	
Second-class Stationary Engineers' certificate	1
(Cause for same: Engineer was intoxicated while on duty.)	
Third-class Stationary Engineers' certificate	1
(Cause for same: Engineer absented himself from his plant while same was in operation without leaving the proper person in charge.)	
Total	2

"D"

Amount of Stationary, Hoisting and Portable Engineers' fees, together with Plant Owners' Registration certificate fees deposited with the Treasury of Ontario during the fiscal year ending October 31st, 1923:

November, December, 1922; January, February, 1923	$16,163 28	
March, 1923	877 10	
April, 1923	1,133 06	
May, 1923	822 70	
June, 1923	935 00	
July, 1923	719 00	
August, 1923	653 20	
September, 1923	675 10	
October, 1923	498 25	
Total		$22,476 69
Less cheque returned from Treasury of Ontario marked "No Account"—Treasury File No. 1305W (see Folio 95 Cash Book)	5 00	
Net Total		$22,471 69

Made up as follows:

1,065 fourth-class examination fees, at three dollars	$3,195 00	
1 balance of fourth-class examination fee, at three dollars.	1 00	
28 fourth-class examination fees, at one dollar	28 00	
9 fourth-class provisional certificate fees, at five dollars	45 00	
7 fourth-class duplicate certificate fees, at one dollar	7 00	
2,249 fourth-class renewal fees, at one dollar	2,249 00	
17 fourth-class renewal fees, at five dollars	85 00	
391 third-class examination fees, at five dollars	1,965 00	
1 balance of third-class examination fee, at five dollars	2 00	
61 third-class re-examination fees, at three dollars	183 00	
19 third-class provisional certificate fees, at five dollars	95 00	
1 balance of third-class provisional certificate fee, at five dollars	4 00	
9 third-class duplicate certificate fees, at one dollar	9 00	
4,856 third-class renewal fees, at one dollar	4,856 00	
1 third-class renewal fees (credits for year 1924) at one dollar	1 00	
72 third-class renewal fees, at five dollars	360 00	
102 second-class examination fees, at seven dollars	714 00	
1 balance of second-class examination fee, at seven dollars	4 00	
14 second-class re-examination fees, at five dollars	70 00	
4 second-class provisional certificate fees, at five dollars	20 00	
1 balance of second-class provisional certificate fee, at five dollars	2 00	
2 second-class duplicate certificate fees, at one dollar	2 00	
3,329 second-class renewal fees, at one dollar	3,329 00	
4 second-class renewal fees (credits for year 1924), at one dollar	4 00	
12 second-class renewal fees, at five dollars	60 00	
1 balance of second-class renewal fee, at five dollars	1 00	
27 first-class examination fees, at ten dollars	270 00	
1 balance of first-class examination fee, at ten dollars	3 00	
9 first-class re-examination fees, at seven dollars	63 00	
2 first-class duplicate certificate fees, at one dollar	2 00	
79 first-class renewal fees, at two dollars	158 00	
1 balance of first-class renewal fee, at two dollars	1 00	
Total amount of Stationary Engineers' fees		$17,778 00

195 hoisting examination fees, at five dollars	$975 00		
1 balance of hoisting examination fee, at five dollars	3 00		
20 hoisting re-examination fees, at three dollars	60 00		
2 hoisting provisional certificate fees, at five dollars	10 00		
1 balance of hoisting provisional certificate fee, at five dollars	4 00		
7 hoisting duplicate certificate fees, at one dollar	7 00		
1,579 hoisting renewal fees, at one dollar	1,579 00		
22 hoisting renewal fees, at five dollars	110 00		
1 balance of hoisting renewal fee, at five dollars	3 00		
199 portable examination fees, at five dollars	995 00		
1 balance of portable examination fee, at five dollars	3 00		
15 portable re-examination fees, at three dollars	45 00		
1 portable provisional certificate fee, at five dollars	5 00		
5 portable duplicate certificate fees, at one dollar	5 00		
642 portable renewal fees, at one dollar	642 00		
2 portable renewal fees, at five dollars	10 00		
1 balance of portable renewal fee, at five dollars	1 00		
25 duplex certificate fees (Hoisting and Portable) per examination, at two dollars	50 00		
Total amount of Hoisting and Portable fees		$4,507 00	
183 plant owners' registration certificate fees, at one dollar		183 00	
Amount of surplus cash remitted with fees during the fiscal year 1923		3 69	
Grand total			$22,471 69

"E"

Number of stationary steam plants registered during the fiscal year ending October 31st, 1923	187

"F"

Amount of plant owners' registration certificate fees deposited during the fiscal year ending October 31st, 1923	$183 00

"G"

Number of candidates for examination examined by the Board of Examiners during the fiscal year ending October 31st, 1923			2,211
Made up as follows:			
Fourth-class stationary engineers	1,156		
Third-class stationary engineers	452		
Second-class stationary engineers	111		
First-class stationary engineers	33		
Total		1,752	
Hoisting engineers	229		
Portable engineers	230		
Total		459	
Grand total			2,211
Total number examined at office, Toronto		1,019	
Total number examined at examining centres throughout the Province		1,192	
Grand total			2,211
Amount of applications for refund of fees to engineers made to the Treasury of Ontario during the fiscal year ending October 31st, 1923			$352 35

During the fiscal year ending October 31st, 1923, there was one prosecution in court for violation of the Act respecting Stationary and Hoisting Engineers.

During the past year 2,211 candidates wrote examinations for the different grades of certificates. Of these, 1,019 sat in the Toronto Office, where examinations were held every day in the year with the exception of Sundays and holidays. Examinations were also held at various centres throughout the Province, namely:

Centre	Times visited	Centre	Time visited
Belleville	2	Orillia	2
Brantford	3	Oshawa	1
Brockville	2	Owen Sound	2
Collingwood	1	Palmerston	1
Chatham	3	Port Colborne	1
Cornwall	3	Pickerel	1
Fort William	3	Pembroke	2
Fort Frances	1	Peterboro	2
Guelph	3	Parry Sound	2
Hamilton	3	Porquis Junction	2
Hawkesbury	1	Renfrew	2
Haileybury	1	Rainy River	1
Huntsville	1	Sault Ste. Marie	2
Kenora	3	Smith's Falls	1
Kingston	2	Stratford	2
Kapuskasing	2	Sudbury	3
Kitchener	2	Sarnia	2
Lindsay	2	St. Catharines	3
Midland	1	St. Thomas	1
New Liskeard	1	Windsor	3
North Bay	3	Woodstock	1

The above list includes three places (Oshawa, Pickerel and Port Colborne) which were not included in our list of regular examination centres, but which were visited by special request, it being the custom of the Board to do so in order to accommodate engineers and firms.

In all the large centres where examinations were held the Board has taken advantage of the excellent accommodation provided by Technical and High Schools. The G.W.V.A. and Public Libraries have also accommodated us in many towns, their assembly halls proving very satisfactory.

It is very gratifying to note the general improvement in the knowledge displayed by the candidates each year since graded certificates have come into effect. This is particularly noticeable in centres where night classes are held in schools. These schools are unquestionably doing splendid work in raising the standard of stationary engineers. It is, however, only fair to give due credit to many men who are not so fortunately situated as to be able to take advantage of this free tuition, but are self-educating themselves, and are fitting themselves for higher grades of certificates and a more useful sphere in life.

In addition to the work of examining candidates the Members of the Board have visited many plants where alleged violations of the Act were reported to exist. Our experience has been that a large majority of the employers of engineers and the engineers themselves, now realize the benefit derived from graded certificates, and are co-operating with the Board. Several cases have been found, however, where direct violations of the Act were encouraged and these cases were summarily dealt with, but in the majority of cases upon investigation it was found that no violation existed, the Act being misinterpreted by the informer or the firm reported for reasons of malice. Other cases were found where but slight technical violations existed, which were easily adjusted.

Of the 2,211 candidates who wrote on examinations for engineer's certificates, 369 failed to obtain the required percentage for passing. It has been the experience of the Board that in the great majority of cases the following causes are responsible for failure:—

Firstly, from the almost entire absence of practical knowledge displayed by some, which is due to the fact that, though they may have had many years of experience, they have failed to use their powers of observation and hence are unable to grasp the function each part of an apparatus bears to the whole.

Secondly, from the fact that there are those who like to boast that their knowledge has been self-gained, or as they like to express it, "Gained from the school of hard knocks." It is hard to convince men of this type that they are standing in their own light and that the only proper method is to build up their knowledge on the strong foundation already built by the accumulated knowledge of great thinkers who distribute their knowledge to all those who wish to absorb it.

Lastly, many men who are over anxious to advance themselves, write on the examinations before they have gained the required knowledge. This class, however, is not discouraged by failure, but learning their weaknesses, go back and study harder then ever and are generally successful on the second attempt.

By way of comparison please note below a chart showing the number of certificates renewed annually from the year 1920 to the year 1923. Before 1920 only one grade of certificate was issued, but in that year all holders of certificates were graded into either third or second class, according to the length and quality of their experience, no further examination being demanded. As can be seen by the chart, 8,692 applied for graded certificates, and of these 5,159 were granted third class, and 3,533 second class. It will be noticed that there is a gradual yearly decrease of the number holding second and third class grades totalling 394 in three years. This is due to the fact that there are more retiring from the business than there are qualifying by examination. As all engineers holding certificates were graded into these two classes it undoubtedly created a large surplus of these grades, but as the following figures show, time will remedy this condition.

Previous to the amendment to the Act in 1921, engineers operating road rollers, traction engines, and concrete mixer, were not required to hold certificates. This accounts for the large increase shown in the column under the heading hoisting and portable.

Years	Fourth	Third	Second	First	Hoisting and Portable
1920	.....	5,159	3,533	.....	1,388
1921	675	5,192	3,413	37	1,727
1922	1,465	5,000	3,406	67	1,978
1923	2,272	4,952	3,346	79	2,252

APPENDIX

INDUSTRIAL DISPUTES IN ONTARIO, 1923

Groups of Industries	Number of disputes in progress during year			Number of persons involved	Aggregate duration in working days
	Carried over from last year	Commenced during year	Total		
Printing and Publishing	3	.....	3	1,007	184,358
Transportation	1	.....	1	21	3,653
Public Utilities	.....	1	1	15	120
Woodworkers	.....	1	1	220	1,287
Metals, Machinery	.....	5	5	320	1,620
Foodstuffs	.....	2	2	187	2,152
Steam Shovel Operators	.....	1	1	23	851
Clothing	.....	2	2	153	4,278
Total, 1923	4	12	16	1,946	198,319
Total, 1922	5	18	23	2,712	367,893

STRIKES AND LOCKOUTS DURING 1923

Strikes Commenced Prior to November, 1922

Locality	Occupation	Commenced	Particulars	Number of Employees involved	Time loss in working days
Toronto	Printing, Compositors	June 1, 1921	For increased wages and 44 hour week. Unterminated.	813	147,164
Ottawa	Printing, Compositors and Pressmen	June 1, 1921	For increased wages and 44 hour week. Unterminated.	152	30,855
Hamilton	Printing, Compositors	May 2, 1921	Alleged violation of employers of 44-hour clause in agreement. Unterminated.	42	6,339
Niagara Falls	Motormen and Conductors	July 1, 1922	For recognition of the Union. Unterminated.	21	3,653
Totals				1,028	188,011

STRIKES COMMENCED DURING FISCAL YEAR

Hanover	Wood-workers	February 12	Against continuance of "incentive production plan." Terminated by negotiation February 20.	220	1,287
Guelph	Moulders' Labourers	March 14	For increased wages. Compromise arrived at March 19.	100	400
Hamilton	Steel Yard Switchmen	March 1	For increased wages. Workers replaced by March 10.	28	252
Toronto	Vegetable foods, drinks and tobacco; Brewery Workers	April 16	Against introduction of open shop conditions. Strikers' places filled prior to June 1.	52	1,612
Welland Ship Canal	Steam Shovelmen	April 16	For monthly rates of wages and increased rates. Settled by negotiations and mediation May 29. Men secured semi-monthly rates and increased wages.	23	851
Goderich	Cereal Workers	May 16	For increased wages. Settled by negotiations May 21, an increase of 3c per hour being granted.	135	540
London	Brass Finishers	May 16	For improved working conditions in higher wages. Settled by negotiations May 21, men securing their demands.	52	208
Toronto	Lathers	May 14	For increased wages. Settled by negotiations May 8, a partial increase being granted.	120	480
Kingston	Moulders	May 16	For increased wages. Settled by negotiations May 31, an increase being granted.	20	280
Toronto	Clothing Workers	April 17	For recognition of Union. Information received in November indicates employment conditions no longer effected.	25	2,550
London	Linemen, Electric Light and Power	June 9	For increased wages and shorter hours. Settled by negotiations June 20, a part of increase demanded being granted.	15	120
Toronto	Fur Workers	August 15	For a signed agreement and other changes. Terminated August 30.	128	1,728
			Total strikes commenced during fiscal year	918	10,308
			Total strikes commenced prior to fiscal year	1,028	188,011
			Total	1,946	198,319

FATAL INDUSTRIAL ACCIDENTS REPORTED DURING THE YEAR 1923

(From Labour Gazette)

Trade or Industry	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
Agriculture	4	12	19	17	52
Logging	9	14	6	13	42
Fishing and Trapping	...	1	...	...	1
Metalliferous Mining	2	4	4	11	21
Coal Mining	1	...	...	...	1
Non-metallic Mineral Mining	...	1	1	...	2
Clay Products	1	1	3	...	5
Vegetable Foods, Drinks, etc	4	3	4	5	16
Animal Edible Products	...	...	2	...	2
Textiles	2	1	1	3	7
Leather, Fur Products	2	...	1	...	3
Rubber Goods	1	...	...	1	2
Pulp, Paper and Paper Goods	6	4	1	7	18
Printing and Publishing	1	...	...	...	1
Saw and Planing Mills	1	1	3	3	8
Wood Products	3	2	1	...	6
Iron and Steel Products	7	3	9	15	34
Non-ferous Metal Products	...	1	...	1	2
Chemical and Allied Products	...	2	1	1	4
Miscellaneous	1	...	...	...	1
Building and Structures	3	5	7	11	26
Railway Construction	1	4	7	3	15
Miscellaneous Construction	5	8	11	6	30
Steam Railways	18	19	16	16	69
Electric Railways	2	3	2	2	9
Water Transportation	...	3	10	8	21
Storage and Local Transportation	1	8	4	3	16
Telegraphs and telephones	...	3	...	...	3
Public Utilities	5	4	8	1	18
Warehousing	...	1	...	...	1
Retail	...	5	1	...	6
Public and Municipal Service	2	4	4	...	10
Recreational	...	1	...	...	1
Laundering, Dyeing, etc	1	...	...	...	1
Personal	1	1	3	2	7
Miscellaneous	3	...	3	...	6
Totals	87	119	132	129	467

IMMIGRATION TO ONTARIO DURING THE YEAR 1923

(From Labour Gazette)

Nationality	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
African, South	6	6	9	7	28
Armenian	33	49	117	107	306
Australian	5	5	3	6	19
Austrian	....	2	4	5	11
Belgian	28	381	368	200	977
Bulgarian	5	1	22	89	117
Chinese	37	38	43	35	153
Czecho-Slovak	2	14	56	505	577
Dutch	3	173	104	73	353
Egyptian	....	1	....	....	1
Esthonian	....	7	....	....	7
Finnish	458	1,096	1,499	1,744	4,797
French	4	32	36	21	93
German	1	24	98	127	250
Great Britain and Ireland—English	1,731	7,236	6,606	3,592	19,165
Irish	403	1,563	1,403	900	4,269
Scotch	1,252	4,680	4,796	2,757	13,485
Welsh	43	168	139	84	434
Greek	16	43	64	50	173
Hebrew—N.E.S.	26	39	61	77	203
Polish	107	171	205	210	693
Russian	49	88	85	110	332
Hindoo	....	....	1	....	1
Hungarian	1	6	1	7	15
Italian	192	850	1,547	918	3,507
Jamaican	1	....	....	....	1
Japanese	1	1	1	....	3
Jugo-Slav	7	27	77	224	335
Lithuanian	5	5	6	....	16
Luzemburg	....	....	6	....	6
Lativian	....	....	....	....	....
Maltese	....	27	77	11	115
Mexican	....	....	....	....	....
Negro	....	7	10	3	20
Newfoundland	21	347	252	195	815
New Zealand	....	....	2	1	3
Persians	....	....	....	4	4
Polish	203	386	399	454	1,442
Roumanian	33	33	58	151	275
Russian	8	9	10	36	63
Scandinavian—Icelandic	....	....	1	....	1
Danish	20	102	52	30	204
Norwegian	6	43	98	51	198
Swedish	103	249	267	206	825
Spanish	....	20	1	....	21
Swiss	12	64	34	33	143
Syrian	8	9	21	51	89
Turkish	1	....	....	....	1
Ukrainian	1	2	51	64	118
U.S.A. Citizens, via ocean ports	2	8	12	18	40
West Indian	3	20	8	7	38
Others	....	....	8	12	20
Via Ocean Ports	4,837	18,032	18,718	13,175	54,762
From U.S.A.	928	2,128	1,722	1,453	6,231
Total Immigration	5,765	20,160	20,440	14,628	60,993

A COMPARISON OF THE AVERAGE COST OF STAPLE FOODS FOR SIXTEEN YEARS IN ONTARIO

(From Labour Gazette)

Dec., 1900	5.01	Dec., 1914	7.74	Dec., 1920	14.91
Dec., 1905	5.60	Dec., 1915	8.11	Dec., 1921	10.83
Dec., 1910	6.50	Dec., 1916	10.27	Dec., 1922	10.31
Dec., 1911	6.67	Dec., 1917	12.39	Dec., 1923	10.66
Dec., 1912	7.25	Dec., 1918	13.62		
Dec., 1913	7.20	Dec., 1919	14.75		

WAGES AND HOURS OF LABOUR IN OTTAWA, TORONTO AND HAMILTON SEPTEMBER, 1921, 1922, 1923

(From Report No. 6, Department of Labour, Ottawa)

Building Trades	Ottawa		Toronto		Hamilton	
	Wages per hour	Hours per week	Wages per hour	Hours per week	Wages per hour	Hours per week
Bricklayers:—						
1921	.90	44	1.00	44	1.02½	44
1922	.85	44	1.00	44	.90½	44
1923	1.00	44	1.00	44	1.00	44
Carpenters:—						
1921	.75	44	.90	44	.75–.85	44
1922	.70	44	.70–.90	44	.75	44
1923	.75	44	.85–.90	44	.80	44
Electrical Workers:—						
1921	.80	44	.77–.87½	44	.75	44
1922	.70–.80	44	.80	44	.75	44
1923	.70–.80	44	.80	44	.80	44
Painters:—						
1921	.65–.70	44	.75–.85	44–48	.65–.75	44
1922	.65	44	.65–.75	44	.62½–.65	44
1923	.65	44	.65–.75	44	.65–.70	44
Plumbers:—						
1921	.80	44	.90	44–48	.85–.90	44
1922	.75–.80	44	.90	44	.85	44
1923	.80–.85	44	.90	44	.85	44
Stonecutters:—						
1921	.90	44	.90	44	.90	44
1922	.85	44	.90	44	.87½	44
1923	.85	44	1.00	44	1.00	44
Building Labourers:—						
1921	.50	44–50	.50–.60	44	.50	50
1922	.45–.50	44–50	.45–.50	44	.30–.40	50–60
1923	.40–.45	44–50	.40–.65	44	.30–.40	50–60

Metal Trades	Ottawa		Toronto		Hamilton	
	Wages per hour	Hours per week	Wages per hour	Hours per week	Wages per hour	Hours per week
Blacksmiths:—						
1921	.58–.63	50	.60–.70	44–48	.57½–.70	45
1922	.56–.60	50	.50–.75	44–50	.50–.60	48–50
1923	.56–.60	50	.55–.75	44–50	.55–.65	48–50
Boilermakers:—						
1921	.70–.75	50	.65–.80	44–48	.53.–70	50
1922	.70–.75	50	.55–.75	44–48	.42–.55	59
1923	.70–.75	50	.55–.75	44–48	.45–.60	59
Machinists:—						
1921	.55–.65	50	.50–.75	44–48	.55–.65	45
1922	.54–.65	50	.50–.70	44–52	.40–.60	49½–50
1923	.54–.65	50	.54–.68	44–50	.40–.70	49½–50
Iron Moulders:—						
1921	.60–.68	45–50	.63–.75	48–50	.50–.80	40–48
1922	.53–.63	45–50	.55–.67	48–50	.58–.80	45–48
1923	.53–.63	50–54	.60–.67	48–50	.45–.70	45–48
Sheet Metal Workers:—						
1921	.75	44	.60–.80	44–48	.50–.65	48
1922	.75	44	.60–.85	44–48	.40–.50	48
1923	.70–.85	44	.50–.85	44–49½	.40–.55	48
Printing Trades	Per week		Per week		Per week	
Compositors, hand—news:—						
1921	38.00	45½	38.00	48	35.00	48
1922	38.00	45½	38.00	48	35.00	48
1923	41.00	46½	41.00	46½	38.00	48
Pressmen, cylinder—job:—						
1921	35.00–37.00	44–48	36.00	48	35.00–36.00	48
1922	35.00–37.00	44–48	36.00	48	35.00–36.00	48
1923	35.00–37.00	44–48	36.00	48	35.00–36.00	44–48
Electrical Street Railways	Per hour		Per hour		Per hour	
Conductors and Motormen:						
1921	.55	54	.60	48	.52	55–60
1922	.48	54	.60	48	.48	55–60
1923	.48	54	.60	48	.48	54–57
Common Labour in Factories						
1921			.34–.40	50–55	.40	55
1922			.25–.37½	50–55	.45	50
1923			.25–.37½	50–55	.45	50

REPORT

OF THE

Minister of Education

Province of Ontario

FOR THE YEAR

1923

PRINTED BY ORDER OF
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REPORT

OF THE

Minister of Education

FOR THE YEAR 1923

To His Honour,

HENRY COCKSHUTT, ESQ.,

Lieutenant-Governor of the Province of Ontario.

Your Honour,—

I beg leave to present to Your Honour the report of the Department of Education for the year 1923.

The Ontario school system continues to expand from year to year with every proof of being well adapted to the wants of the people whom it serves. Its founder and great organizer, Dr. Ryerson, left free play for its development as the Province grew and as new forms of educational activity were required. Owing to its origin and history, the system's prosperity is largely in the hands of local boards which, being elected by the school ratepayers, are in close touch with popular opinion. To enlightened views, therefore, much of the success which has been achieved is due. The Department in administering the school laws, as passed by the Legislature, could effect little in the way of vital reform without the consent and co-operation of the people at large. This support is never lacking and the sacrifices made by the parents of the Province, acting through their trustees, call for unstinted praise, especially in respect to the costs of education, which tend to increase and not to diminish. The condition of the school system at present, I have the honour to report, shows signs of healthy progress and of gratifying efficiency, but it also presents features which demand the serious attention of all, in order that defects may be remedied and obstacles to further progress removed.

The Elementary Schools

The statistics which set forth the present condition of the elementary schools are impressive. Appended to this report are the details, which are for the calendar year 1922, and indicate advances over the previous year in every essential respect, such as attendance, more highly qualified teachers, salaries paid, and the value of school property. The size of the elementary school system is indicated by the fact that there are close upon 7,000 school houses of this class and that the enrolled attendance is over 601,000. The value of the

property controlled by school boards for this kind of instruction—that is sites, buildings, and furniture—exceeds $77,000,000 and the increase over the previous year is more than $8,500,000, a proof that a very extensive building programme has been in progress. Under the improved plan for recording the attendance, an analysis of the figures will show that in 1922 the percentage of actual aggregate attendance to possible aggregate attendance was 86.8, which may be considered a good showing. The enrolled attendance in rural schools has increased from 235,000 to 241,000. The number of teachers with higher certificates grows, but the number of men in the profession, while increasing, shows no substantial movement. There were in all 1,740 male teachers, or 11 per cent. of the whole. The amount paid in teachers' salaries was $16,690,000. The average salary to male teachers, taking both urban and rural schools together, was $1,644, while that to female teachers was $1,117. In rural schools, which are chiefly taught by women, the average salary was $1,144 for males and $987 for females. There are now over 10,000 teachers with second-class certificates in elementary schools and the number with third-class certificates has dwindled to 1,190. Perhaps in no single particular is the advance in education during the past fifteen years more remarkable, seeing that previous to that time the rural schools were often taught, or more strictly speaking, kept open, by young people with little or no professional training. The cost of elementary education in 1922 was $31,900,000, or $53 per pupil of enrolled attendance.

The Secondary Schools

For the high schools the year has been one of continued prosperity. It is apparent that the benefit of the training given in these schools is now generally conceded and that they are making a stronger appeal than ever to the young people of the Province. The attendance has risen to a point never reached before. This general diffusion of secondary education will undoubtedly make its influence felt in all walks of life in the course of a few years. The growth of attendance has made it necessary for many municipalities to increase their school accommodation, and very generous sums have been devoted to this purpose. In no previous year has there been so much activity in building. The new buildings are much superior to those erected a few years ago in the excellence and the completeness of the accommodations they provide and in the provision made in them to surround the pupils with wholesome sanitary conditions. The demand for teachers and the improvement in salaries have brought to the staffs an increased number of university graduates and raised the level of scholarship among the teachers. The new course of study introduced into the schools three years ago is now in full operation and has been warmly welcomed by the teachers and pupils alike as relieving the pressure that was formerly the subject of complaint. Further relief was afforded during the year by a change made in the examination system whereby candidates for Lower School standing may be passed on the recommendation of their teachers without writing on the Departmental examinations. This change has not only brought relief to the pupils in the high schools, but has also relieved their parents of some of the cost of examination fees and has greatly diminished the expense of the examination system to the Province. The plan is working out satisfactorily. It places upon teachers greater responsibility and a larger freedom, and they are proving worthy of the opportunities given them.

The increase in interest in secondary education has been accompanied by an insistent demand for a wider range of instruction, more especially for courses which, while giving attention to the essentials of a general education, will prepare

young people directly for employments. School boards have not been slow to take advantage of the facilities offered by the provisions of The Vocational Education Act to establish such courses. For some years these boards, with their advisory committees, have been studying the needs of their respective communities and have been formulating plans for courses of practical instruction; but for lack of adequate school accommodations many of these plans were not fully realized until the present year. In practically all the larger centres the new buildings, which have been erected to take care of the increased attendance in secondary schools, provide accommodations and equipment for vocational departments. New buildings of this type were opened this year at Renfrew, Guelph, St. Catharines, Weston, and Kitchener-Waterloo; while independent schools for vocational instruction were completed at Toronto (Riverdale Branch), and Windsor-Walkerville. There are now twenty-one day vocational schools with an enrolment of about 7,000 full-time pupils and about 2,700 part-time or special pupils. The evening vocational classes have continued to prosper and are becoming firmly established as an important part of the educational service of the Province. The extent to which they supply a real need is shown in the fact that evening classes were carried on in fifty centres with an enrolment of 33,500 persons.

Not the least important of the advances in education in recent years has been the growth of the continuation schools, which provide for secondary school instruction in the smaller urban centres and in rural communities. This growth has been maintained during the year. Fourteen new schools have been established; and marked improvements in attendance and in efficiency have been shown also in schools already established.

The Operation of the Attendance Laws

The friends of education throughout the Province have been watching with great interest the operation of the legislation introduced by the Honourable Dr. Cody in 1919 with a view to secure greater regularity of attendance and to extend the period of instruction. As he pointed out in introducing his school bill, the efficiency of a school system depends very largely upon the extent to which children avail themselves of the instruction offered. It is manifest that, however good the schools, they have no direct influence upon children who are outside their doors. Sufficient time has now elapsed to show results from this legislation. The enrolment in the elementary schools has now risen to 601,485, which is 21.54 per cent. of the entire population of the Province, and the average attendance is at a very high figure. The enrolment in the secondary schools has risen to 60,395, and shows an increase of 41.9 per cent. during the two years of the operation of The Adolescent School Attendance Act. The increased attendance since The Adolescent School Attendance Act became operative, particularly noticeable in the upper forms of the elementary schools and in the lower forms of the secondary schools, would indicate that many juveniles who formerly spent the years of their early adolescence in unnecessary employments, often intermittent and unprofitable, or in actual idleness, are now under systematic training and discipline. The number of young people between fourteen and sixteen years of age who have applied for "home permits" or for "work certificates" has been relatively very small, so small, in fact, that it has been found unnecessary to establish the part-time classes required under the terms of the Act in all but the largest of the urban centres. Progress has been made during the year in organizing such classes. In London and in Hamilton practically all adolescents with "home permits" or "work certificates"

are enrolled in the academic and vocational part-time classes established in connection with the technical schools in these cities. The classes have been established and conducted with little or no disturbance of employment relations and with a minimum of friction. Employers co-operate freely and willingly with the school authorities in making adjustments for the time required for school attendance. The pupils themselves have been quick to realize the benefits which they are receiving from the instruction in these classes. As evidence of this, it is pointed out that many of those who are freed from the necessity of attending as they reach the age of sixteen, ask to be allowed to remain in the classes.

Expenditure on Education

The growth of the various departments of education has been accompanied by large increases in expenditures, both on the part of the local boards and on the part of the Government. The increase in local expenditure is in a measure accounted for by the necessity of catching up with the arrears in building and equipment. Between 1914 and 1919 it became a general policy throughout the Province—a policy which had the full approval of the Government—to postpone all expenditures on school buildings, except in extreme cases, until after the termination of the war. For this reason many municipalities, both rural and urban, fell behind in their building programmes. The expenditures now required have been increased not only by the additional buildings to be provided but also by the fact that building costs have risen very materially. These expenditures have been for the most part cheerfully borne as being necessary in the interests of education. There are not wanting, however, evidences to show that in certain cases boards, in their desire to provide liberally for education, have been led into extravagance, and have laid upon ratepayers unnecessary burdens not justified by real educational needs. It may without hesitation be asserted that in providing for education the people of the Province want the best that can be had, but, especially during the period through which we are passing, they do not want their money to be spent with lavish hand on what is unessential. To meet reasonable demands boards should practise an intelligent but not a niggardly economy. In the erection and equipment of new buildings due regard should be given to providing adequate accommodation for all children who have the right to attend the elementary or secondary schools, and adequate facilities for teaching the courses of study and for caring for the health and comfort of the pupils. The buildings should be of pleasing design and durable construction, but unnecessary expenditure for over-adornment, for costly building materials, or for elaborate fittings should be avoided.

Immediate Needs and Problems

The advances which have been made during the year are encouraging, but it would be an unwise optimism to overlook the possibilities for improvement. Probably the most valuable part of the statistical reports and the reports of the officers of the Department of Education are those which suggest needs for change and lines of advance. It is to be remembered that in any healthy system there must be growth, and that in so vital a matter as education perfection must ever be sought, though it may never be found. Viewed from a general standpoint, the situation in the elementary schools is most satisfactory. But there are many phases of the educational problems connected with these schools which demand the closest examination by all discerning friends of education.

The Need for a Revised Course of Study

There has been no thorough reorganization of the curriculum of the elementary schools for many years. From time to time new subjects have been added with the object of enriching it or of including matter regarded as necessary for pupils to master before leaving school. I am convinced that the course of study has now become unduly congested and that a general revision should be undertaken with the object of reducing pressure and of making adjustments in order to relate prescribed subjects of study more directly to the needs of the pupils. The extension of the period of compulsory attendance has now made it possible to relieve the congestion by extending the course over a longer period. At my request the officers of the Department of Education are now engaged upon the work of revision, and a provisional course of study will be submitted at the opening of the next school term for trial and suggestions. This course will contain a minimum prescription of work, which will be obligatory on all pupils in the elementary schools, and supplementary courses in other optional subjects, which may be taken with the approval of the Inspector. These courses will make it possible, where it is practicable and desirable, to adjust instruction to meet varying conditions depending, on the one hand, upon the needs of the pupils, and on the other, upon the facilities for teaching which can be offered. The selection of supplementary courses will permit also of a differentiation between the courses offered in urban and rural schools.

The Problem of the Small Rural School

While there are elementary schools established practically everywhere and the number of pupils enrolled is relatively large considering the population of the Province, yet the adjustment of schools to attendance is far from ideal in many of the rural sections. The steady increase in the number of very small schools in a great majority of the counties of Ontario is somewhat alarming. There are one-teacher schools in the most flourishing counties where the average attendance is from 1 to 5 pupils. This is the case in 117 schools, and there are 365 schools with an average attendance of from 6 to 9 pupils, and no less than 824 schools where the average attendance is between 10 and 14 pupils. Thirteen per cent. of the rural schools have an average attendance of less than 10 pupils; 33 per cent. an average of less than 15; and 55 per cent. an average of less than 20. The financial loss in maintaining many of these schools is startling. The following table shows the average cost per pupil of average attendance in the groups indicated. The sums given do not indicate the total cost of maintaining the schools, but only the net cost to the ratepayers after the legislative grants have been deducted:

In Counties.	
Cost per pupil in schools with average attendance, 1 to 5	$152 76
Cost per pupil in schools with average attendance, 6 to 10	95 42
Cost per pupil in schools with average attendance, 10 or less	101 67
In Districts.	
Cost per pupil in schools with average attendance, 1 to 5	$146 05
Cost per pupil in schools with average attendance, 6 to 10	81 92
Cost per pupil in schools with average attendance, 10 or less	92 14
In Whole Province.	
Cost per pupil in schools with average attendance, 1 to 5	$150 70
Cost per pupil in schools with average attendance, 6 to 10	92 42

Cost per pupil in schools with average attendance, 10 or less	$99 46
Cost per pupil in all Rural Public Schools	64 31

By adding the amounts collected locally as given above to the Legislative grants, the total cost is found to be as follows:

In Whole Province.

Total cost per pupil in schools with average, 1 to 5	$243 32
Total cost per pupil in schools with average, 6 to 10	138 99
Total cost per pupil in schools with average, 10 or less	151 31
Total cost per pupil in all the schools	80 26

The small schools are becoming also a heavy charge upon Government grants. The following table shows the amount paid by the Government per pupil of average attendance:

In Counties.

Amount per pupil in schools with average attendance, 1 to 5	$91 75
Amount per pupil in schools with average attendance, 6 to 10	41 53
Amount per pupil in schools with average attendance, 10 or less	46 08

In Districts.

Amount per pupil in schools with average attendance, 1 to 5	$106 51
Amount per pupil in schools with average attendance, 6 to 10	61 20
Amount per pupil in schools with average attendance, 10 or less	66 85

In Whole Province.

Amount per pupil in schools with average attendance, 1 to 5	$92 62
Amount per pupil in schools with average attendance, 6 to 10	46 57
Amount per pupil in schools with average attendance, 10 or less	51 66
Amount per pupil in all Rural Public Schools	15 95

These tables show that the maintenance charges for too large a proportion of our elementary schools in rural districts are excessive.

The efficiency of the very small rural school is also being questioned. It is contended that there is an inspiration in numbers and an enthusiasm which cannot be secured when children are taught individually or in small groups, that the incentives of competition and co-operation have a wonderful effect in sharpening the intellectual powers and in moulding the moral qualities of children, and that a school with a fair attendance offers greater possibilities for the development of the best types of citizenship.

Additional Facilities for Secondary Education in Rural Communities

The secondary schools also present problems, and, as in the case of the elementary schools, the most pressing of these are connected with rural school organization. The means of providing secondary instruction for children who live in the urban centres are comparatively easy to find. It is a question mainly of buildings, equipment, courses of study, and teachers, and these have very largely been provided; but to give equal opportunities to those who live in rural sections presents real difficulties. The continuation school inspectors in their report point out that a fair proportion of the children who live on farms are in attendance at high schools or continuation schools. This is gratifying. At the same time it is a well-known fact that there are many children who live far from secondary schools who have no opportunity of continuing their education beyond the elementary stage unless their parents arrange for their transporta-

tion or their board away from home. The latter arrangement is often, for financial reasons, impossible. Moreover, it is said, possibly with a great deal of truth, that a large majority of the children from rural communities are sent to high schools and continuation schools not in order that they may become better equipped for life on the farm, but because it is expected they will become teachers, engage in commercial occupations, or enter the universities or professional schools. The fact appears to be that the children who are to remain on the farm, as a rule, leave school at the end of the elementary school course. In this day it is generally recognized that a secondary education is as necessary and should be as available to the farmer as to the town or city dweller.

Part-time Winter Schools for Rural Communities

The difficulty of providing school accommodations at convenient centres for children in rural communities is not the only obstacle in the way. Farm labourers are scarce and, accordingly, children who are old enough to work and who are not expected to go to school for the purpose of being engaged in some other occupation are employed in the house or on the farm during several months of the year. We must frankly admit, therefore, that full-time schools for such pupils, under present conditions and the conditions that are likely for a time at least to prevail, are impossible. But the need for the education of children who have been compelled to drop out of the elementary school and to go to work on the farm can probably be largely met by the organization of part-time schools. These might be conducted during four or five months of the winter. The school hours at any school should be fixed to suit the convenience of the pupils in the district concerned. Part-time winter classes for pupils in the rural districts are not a new experiment with us; they have been tried out and their efficiency proven. In the pioneer days of the Province most of the young people in the rural districts of Upper Canada received in this way what elementary education they obtained. Young men and women past the ordinary school age flocked to the rural schools during the winter months when work on the farm was slack. These winter courses, I am convinced, should be revived. The organization of part-time classes for those at work in cities and towns is demonstrating the value of this form of instruction. Young people at work begin to appreciate the value of an education and they bring to their tasks an industry and an intensity of purpose that accomplish quite surprising results in view of the handicaps encountered.

Administrative Units

Now the solution of the problem of the small elementary rural school and that of providing full-time or part-time secondary schools in rural districts involve exactly the same difficulties, the obstacles which stand in the way of securing active co-operation among ratepayers in wide areas where school populations are relatively small, and of providing for adequate support and equalized burdens. The school laws provide for such co-operation through the provisions which are made for united action by rural school boards. These provisions apply both to elementary schools and continuation schools; but, whatever may be the reasons, we have made but little headway in securing co-operation by these means. In Great Britain and in the United States, where the same difficulties are being encountered, the solution of the problem is being sought by increasing the areas of administrative units. In England and in Scotland the parish scheme of organization, which corresponds to our section plan, has been entirely abandoned; and the county, which is the unit

for taxation purposes, has been adopted as the unit for school administration. In the United States the township unit appears to be favoured, and several states, including such progressive states as Massachusetts, Indiana, Ohio, and Pennsylvania, have adopted this plan. The Inspectors of the Province, who have excellent opportunities for observing rural educational conditions at first hand, unanimously favour the creation of larger administrative areas and support their opinions with arguments which would appear to have much weight. The majority, I understand, would select the township as the unit. The section method of administration owes its origin to pioneer conditions which almost dictated the creation of a small local unit, and this form of management doubtless worked well in early times. The Province was then incompletely settled; communities were often isolated; roads were bad; communication was difficult. The plan was the natural one to be adopted in a sparsely settled country with many widely separated communities, just as it had been adopted in the New England States before that time. But it has been pointed out that the conditions which made the plan a necessity in Upper Canada eighty years ago have practically disappeared to-day; that the arable portions of the Province are completely settled; that isolated communities no longer exist; that a network of good roads penetrates all parts of the Province; and that the telephone and the automobile have brought the people of a whole township as closely together for practical purposes as the people of a school section were formerly. The great changes which have taken place in economical, industrial, and social conditions at least suggest possibilities for improvement in rural school administration. At any rate, I am assured that the reforms most urgently needed in rural elementary and secondary schools can be brought about only through the attainment of a much greater measure of co-operative action. My hope is that this question will receive most serious attention from all persons who are concerned with the support and administration of schools. I shall welcome all constructive suggestions for increasing efficiency or for equalizing and, if possible, reducing expenditure.

Respectfully submitted,

G. H. Ferguson,
Minister of Education.

Toronto, March 15th, 1924.

APPENDIX A

REPORT OF THE CHIEF INSPECTOR OF PUBLIC AND SEPARATE SCHOOLS

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I beg leave, herewith, to submit my annual report for your consideration.

I have the honour to be,

Sir,

Your obedient servant,

Jno. Waugh.

Toronto, January 31st, 1924.

Re Changes in Inspectorates

On February 1st, 1923, Mr. J. H. Sexton, M.A., was appointed Public School Inspector of West Middlesex, succeeding Inspector H. D. Johnson, who has retired after many years of faithful and efficient service.

On September 1st, 1923, Mr. E. W. Jennings, B.A., replaced Inspector W. H. Stevens, B.A., of West Victoria. Inspector Stevens had for some years suffered from certain physical disabilities which made his retirement necessary. His work as an Inspector had always been characterized by careful and scrupulous attention to details, and his opinions on educational organization were always worthy of consideration.

On September 1st, 1923, Mr. R. F. Downey, B.A., B.Pæd., succeeded Inspector G. E. Broderick, of West Peterborough and East Victoria. Mr. Broderick had for some years been anxious to retire on account of ill health, and it was at first hoped that a period of rest would make it possible for him to continue his duties. I regret to say, however, that these hopes were not realized. Mr. Broderick had before his appointment as Inspector been a well-known and highly respected teacher. The promise of these days was fully realized in his success as a Public School Inspector.

The inspectorates in the County of Lanark and the County of Carleton were readjusted. These counties had been distributed into three inspectorates, namely, an Inspector in Carleton, an Inspector in Lanark, and a joint inspectorate formerly held by Inspector R. C. Rose. The joint inspectorate was abolished and two inspectorates formed in each of these counties. The reorganization became effective on September 1st, 1923. Mr. R. C. Rose, B.A., was appointed to the second inspectorate in Carleton, and Mr. J. C. Spence, B.A., B.Pæd., was appointed to the second inspectorate in the County of Lanark.

Mr. W. E. Hume, B.A., D.Pæd., was appointed to the Toronto inspection staff on November 1st, 1923. During the year, Mr. G. K. Powell, Acting

Inspector in the City or Toronto, resigned, and the lamented death of Mr. Walter Bryce, B.A., made it necessary to make some additions to the heavily overburdened staff of city Inspectors. In the removal of Mr. Bryce, the city lost the services of one of its most valuable educational officials. No man could have served the interests of education with greater earnestness and zeal.

It is a matter of regret that even with the addition of Mr. Hume to the inspectoral staff of the city, this branch of the service is still seriously undermanned. The last Blue Book reports show that in the City of Ottawa with 296 teachers there are two Inspectors; that in the City of Hamilton with 516 teachers there are four Inspectors; that in the City of London with 253 teachers there are two Inspectors, and that in the City of Toronto with 2,000 teachers there are seven Inspectors.

In view of the fact that the pupils who are candidates for the Entrance examination to High Schools are passed upon the recommendation of the Principals as certified by the Inspectors, it is of the utmost importance that the inspectoral staff be kept up to full strength. Without adequate inspection it is of course useless to expect that these certificates can have their proper value. The present organization appears to be unfair both to the teachers and to the Principals of the schools, as it necessarily throws added responsibilities upon the Principals which, from the very nature of their position and their relation to the teachers serving under them, cannot fail to be embarrassing.

At the close of the year a temporary readjustment of the two Welland inspectorates was arranged by which the Township of Pelham was put in charge of Inspector McNiece and the City of Niagara Falls in charge of Inspector Marshall. Inspector Hetherington, who had been in charge of the cities of St. Catharines and Niagara Falls, is now confining his work to St. Catharines.

In the inspectorate of Muskoka, rendered vacant by the death of Inspector H. R. Scovell, B.A., General Inspector McDougall of this Department carried on the work with the assistance, towards the close of the year, of Inspector Pentland, of Haliburton. Inspector Scovell had made many friends both among the trustees and the teachers, through his uniform kindness and consideration.

Inspector Moshier, who exchanged duties with Inspector MacKenzie, of New Zealand, returned to his duties on the Toronto staff at midsummer.

No changes were made in the work of the Separate School Inspectors or of the District Inspectors.

Inspectoral Changes in Prospect

In order to secure adequate inspection of the different classes of schools throughout the Province, it will be advisable in the coming year to consider reorganization in the areas referred to below.

Inspector Benson, of Windsor, has at present charge of the City of Windsor, and the towns of Sandwich and Walkerville. Some reduction of the number of schools in his charge, possibly by the appointment of a second Inspector in the County of Essex, who would also relieve Inspector Maxwell of some of the schools in the northern part of the County, would appear to be in the interests of education. Inspector Maxwell has, at present, a surplus of approximately forty classrooms.

The following Inspectors have also under their charge an excessive number of teachers and some readjustment of their inspectorates is advisable: Denyes, Field, Tom, Smith (Kent), Conn, Carefoot, Thompson, Galbraith (Peel), Day, Sheppard, Marshall, Trench, Robinson, Campbell, Hamilton, Christie, Sullivan, Power, Jones, Finn and Quarry.

It will be necessary to add at least one Separate School Inspector to the present staff, and if the Separate Schools of the City of Windsor are to be administered as they should be by a Separate School Inspector, it will be necessary to appoint two. Hitherto, these schools have received attention from the Chief Inspector of Public and Separate Schools, but the increase in their number has been so great that it seems impossible to continue this arrangement, which in the first instance was only tentative. During the period that these schools were administered by the Chief Inspector of Public and Separate Schools, they have grown from 24 to 55 classrooms.

Two additional District Inspectors should also be appointed. The last redistribution of these schools was made in 1921, but certain areas in Northern Ontario have increased so rapidly and the work of organizing new school districts has been so onerous that this course is almost imperative. At present, the great extent of territory included in each of these inspectorates makes it impossible to secure direct and speedy action in matters of educational organization and reconstruction. The need of the additional Inspectors is evidence of the rapid development of the Province.

Special Problems

Special attention has been given to special problems. Suburban areas, especially in the vicinity of Toronto and Hamilton have been filling up rapidly with families desiring to escape from the conditions in a crowded city. The migration of these families has been accelerated by the low rates of assessment as well as by the possibility of securing homes of their own. A great proportion of the householders have large families and they are faced from year to year with the necessity of increasing, sometimes of doubling, the school accommodations.

The necessary increases in taxation to meet these outlays appear to them appalling and they apparently lose sight of certain countervailing advantages. The assessment rate on each parcel of property is not increased proportionately as its value advances and so school rates from 20 to 30 or 40 or even 50 mills must be levied. Radiating into these districts, there are often wealthy residential districts where the families are smaller and where the school rate remains static or may even decrease.

The comparison of the two conditions naturally breeds discontent in the less favoured areas and their close proximity to the city induces them to seek for their children the same educational advantages as are enjoyed by their city neighbours.

Township Grants

The principle on which township grants were adjusted in the Schools Act of 1920 was a 6 mill rate on the mean assessment. For example, the Act of 1920 calls for a grant of $500 for each principal and $350 for each assistant where the assessed value lies between $60,000 and $100,000. The mean assessment in this case is $80,000 and a 6 mill rate will accordingly produce $480, a sum slightly less than the grant assigned for each principal. If the principle is reliable and it appears to have worked satisfactorily, then another class might be added, namely, where the assessment is from $100,000 to $150,000; in which case the township grant for a principal might be placed at $750 and for an assistant at $550 or $600. Indeed, there is no reason why a further class should not be added including assessments from $150,000 upwards, where the township grant, estimating in the same way, would be $900 for a principal and $750 for each assistant.

As the present average salary per teacher in all classes is over $1,000, it could not be urged that this adjustment would interfere with the natural laws of demand and supply.

For the purpose of equalizing school burdens, there are, indeed, only two courses open, either that suggested above or the establishment of Township Boards.

Assisted School Fund

The demands upon this fund have been steadily increasing for the last ten years. The amount voted by the Legislature of $68,000 for this fund in 1922 had to be increased by the sum of $32,000. This fund is especially designed to assist the poorer classes of schools, that is, schools where the assessment is below $40,000. Large demands are also made upon it to assist in the erection of school buildings in the newer parts of the Province.

It is inevitable, of course, where the population is scattered that considerable distances have to be travelled by the children on their way to and from school. This difficulty is, however, being alleviated by the establishment of consolidated schools to which the children are conveyed. Transportation by water has also been employed where roads by land were not open. In other cases of real hardship the Trustees have been required to provide transportation, with assistance from the Provincial funds, where this seemed to be necessary.

It has been found advisable to regulate the demands made upon this fund by a careful estimate in each case of the amount absolutely necessary for carrying on the school successfully. The amount is fixed in the first instance by the estimate given in the applications of the Inspectors in the newer or poorer districts for assistance. As, however, they have no means of knowing the general situation throughout the Province, in many cases these estimates have been modified. No hope is entertained, however, that the educational burden can be mathematically equalized, notwithstanding the varied agencies such as township grants, general and special legislative grants and the poor school grants, all operating in that direction. It may, indeed, be questioned whether such an equalization is even desirable in view of the different economic conditions operating throughout the Province.

The Assisted School fund, unless carefully administered, is apt to encourage the multiplication of schools, and Inspectors should carefully bear in mind that it is, in general, inadvisable to set up School Sections so small that they must be a continual drain upon the Provincial Treasury and that where such Sections are organized against their advice, applications should not be made for special assistance.

Directly related to the above is the problem of financing School Sections including considerable blocks of unpatented lands occupied by squatters who are not liable for taxation.

Trustee Boards in many cases fail to consider the potentialities of the School Section they administer and incur liabilities for the erection of school buildings of a more expensive type than the conditions warrant. Accordingly the surplus liability is apt to be made a pretext for extraordinary demands upon the resources of the fund. It is, on the other hand, true, by the way, that Trustees, especially in the early settled parts of the Province, are too often inclined to resist reasonable demands made upon them for providing more modern, more sanitary and more efficient school structures.

Accommodations and Equipment

The Inspectors throughout the Province report substantial progress during the year. Many new buildings were erected and extensive improvements made to existing buildings. Considerable sums of money have also been expended in necessary additions to equipment. The hearty co-operation of the trustees in these matters is to be highly commended.

The Ballard School in Hamilton, having forty-three classrooms and built at a cost of $401,000, was opened in September, 1923. South Ontario inspectorate reports a sum of $475,000 being spent during the year in Public School buildings. The average cost for the Province for new buildings, with some exceptions, seems to have been from $7,000 to $9,000 per classroom.

An unusually large number of schools qualified for library grants by making additions to their libraries. This is a very hopeful sign. The Public School can render no more useful service to those who attend it than to send them out with a taste for good reading. Unfortunately the selection of books for school libraries has not always been wisely made. There has been a rather marked tendency to neglect to provide books suitable for the younger pupils. To overcome this defect the Inspectors in many cases are requiring Boards of Trustees to put in several sets of books for the Primer, First and Second Classes. These may be used for Supplementary Reading in class. It is expected that the Department of Education Catalogue of Books, recommended for Public and Separate School Libraries, will be revised at an early date.

Northern Ontario

Very encouraging reports have been received from the Inspectors in the Districts of Northern Ontario. Many new schools have been opened, accommodadations and equipment have been greatly improved, a very large percentage of the teachers are fully qualified and salaries have increased.

Notwithstanding the difficulties and hardships usually encountered in the newer and more remote parts of the Province, the teachers in these districts are apparently discharging their duties with commendable zeal and efficiency. The splendid work they are doing, in helping to make good Canadian citizens of their pupils, many of whom are of foreign parentage, is of the utmost value to the community and the nation.

School Buildings in Fire Area

From the report of Mr. George White, consulting architect to the Department of Education, the following extracts are made:

"The fire which swept over part of the District of Timiskaming in October, 1922, destroyed sixteen school buildings.

"Immediate steps were taken to provide, as far as practicable, for the refugee children. Furniture was shipped to the Public and Separate Schools at Cobalt, to the Y.M.C.A. building at Cobalt and to St. Joseph's College, North Cobalt, then unoccupied.

"Rebuilding of schools was undertaken at the following places, under the supervision of the Department of Public Works:

Haileybury Public School—

"Three one-room temporary buildings were erected on Ferguson Avenue, and two on the present public school playground. At the same time, the ruins of the public school, and the dangerous walls were removed, all materials salvaged

and the basement roofed in and fitted up with lavatories, to meet the needs of the temporary schools. Later, it was found necessary to provide additional accommodation and four additional temporary buildings were erected on Latchford Street, giving a total accommodation of nine classrooms.

"A permanent building has been built. This building is of brick, two storeys and basement in height, and gives accommodation for twelve classrooms, teachers' rooms, principal's room and library. In the basement are playrooms and lavatories, fuel room, boiler room and store-rooms. An effort is being made to have the building completed at the Easter recess. So far as practicable, the old foundations walls were repaired, and the salvaged materials were used in the new work. All the new brick was supplied from the Ontario Government Clay Plant at Mimico.

Haileybury Separate School—

"The same type of one-room temporary building was adopted for the Separate School as was used for the Public School, and one such building was erected.

"A permanent building of frame, consisting of two rooms, was built. This building rests on posts and sleepers, but it is anticipated that the school board will eventually place the building on concrete or other foundations with a basement, and brick veneer the upper walls to correspond with the new permanent building afterwards referred to.

"A second temporary building was found necessary to meet the increasing school attendance, and an addition was made to the first building. Later, a third temporary building was found necessary. All buildings were built on the old Separate School playground.

"In the meantime, the ruins of the old Separate School were taken down, old materials salvaged, the basement roofed in and fitted up with temporary lavatory accommodation.

"A new permanent building has been built. This building is of brick, two storeys and basement in height, and gives accommodation for six classrooms, teachers' room and library. In the basement are one large playroom, boiler and fuel rooms, and lavatories. The basement walls of the old building were found to be so disintegrated that new foundation walls were necessary. Salvaged material was used in the new work. All new brick was from the Ontario Government Clay Plant, Mimico.

"It may be pointed out that the temporary school buildings at Haileybury can be converted readily into bungalows. There is a suggestion already made to convert two of the buildings on Latchford Street, into a children's shelter.

Public School, North Cobalt, No. 4 Bucke—

"A one-storey, six-roomed school of frame on posts and sills in three units of two rooms with connecting corridors, and having two teachers' rooms and library, was designed. Of this, two units of two rooms were built. It was found necessary to increase this accommodation, and an additional room, forming a section of the third unit, was added.

Separate Schools, North Cobalt—

"A four-room school building of one storey of frame on concrete posts and wood sills has been erected.

"Buildings of frame were built as follows, at No. 2 Bucke, Evanturel, Thornloe, and No. 3 Hilliard. These buildings consist of one storey with one classroom for forty pupils and with two rooms attached for teachers' residence.

"Schools of a similar type to the above, but giving accommodations for only twenty-five pupils and téachers' house, have been erected at No. 2A and No. 2B Casey.

Public Schools, Charlton—

"Temporary provision was made for school accommodation in the old agricultural building which survived the fire; minor alterations were made and the necessary furniture was supplied to meet the needs. Later it was found necessary to increase the accommodation, and a temporary building was erected to accommodate forty pupils and equipped with the necessary furniture.

"A new Consolidated School has been built on the site of the old Public School. This building is a frame structure of two storeys and basement, on a foundation of concrete, and gives accommodation for six rooms, each to seat forty pupils, teachers' rooms and library. In the basement are a community hall with kitchen and retiring rooms, boiler and fuel rooms and lavatories. This building has been completed, except in some minor details.

"With the exception of the two permanent buildings at Haileybury all the schools are occupied. They have been fully equipped to meet all needs, with school desks, teachers' desks, chairs and blackboards. The teachers' apartments, where these are part of the school building, have been furnished with beds, mattresses, bureaux, kitchen cabinet, tables and chairs."

Inspectors' Annual Reports

The following quotations from the Annual Reports of the Public and Separate School Inspectors concerning various matters pertaining to the elementary schools of the Province are worthy of note:

1. Teacher Supply

"For the first time in some eighteen years the Inspector had not to ask for any Temporary certificates."

"For the first time in many years, all the schools secured fully qualified teachers; and several schools on the special list were successful in engaging teachers holding a higher certificate than was required by the Regulations."

"There was little difficulty in securing qualified teachers at midsummer 1923, and indications are that the supply of trained teachers will, for the future, be ample to meet all requirements, as it is understood that the number at present in training at the Normal Schools is greatly in excess of what it has been in former years."

"This satisfactory state of affairs is probably the combined effect of a variety of causes. But whatever circumstances may have brought it about, there can be no doubt that one of the most potent has been the higher salaries induced by the increased grants of the past few years and the mode of their distribution."

2. Teaching Efficiency

"Our teachers are much better prepared and better qualified than at any time in the past, and the prescribed courses of study are being well taught."

"My observations lead to the conclusion that much of the retardation of pupils is caused by lack of attention to the Primary, First and Second Book Classes in one-room schools. Reading should be the principal thing taught in the lower classes, and yet teachers often have only one reading lesson per day in all classes to the end of the Senior Second Class. In graded schools the tendency is for the teacher to teach too much arithmetic and to neglect reading. I find also that many young teachers do not think they should teach spelling in the Primer or First Book Classes."

"There is too much hearing of lessons in a formal way and not enough teaching, also too much note giving in new material without assimilation of the subject matter. Rote learning is still emphasized."

"It seems to me that there are many teachers who appear to have no system in the work of starting pupils to read, and that as a result, many children of good intelligence make very poor progress or else fall by the wayside. In the First, Second, and even in the Third Classes, I have found boys and girls who were classed as dull pupils, and who, upon examination, showed that the only apparent reason for their dullness was the fact that they had not properly learned the sounds of the letters, and hence had no power to become acquainted with new words."

"The character of the teaching has, of necessity, improved. The teachers, almost without exception, are good disciplinarians. They are earnest in their work and on the whole devoted to the profession. There is greater co-operation now between the school and the home. In some localities this has been fostered by Home and School Clubs."

3. Course of Study

"There have recently been intimations that the revision of the Public School course of study is under consideration or in progress, with a view to reducing the number of subjects to be taught. Under present conditions the lesson periods in the average school are only from five to fifteen minutes in length, and the wonder is that the results are as satisfactory as they are. I have long felt that it would be in the interest of all concerned if fewer subjects were attempted. At best the school can have only a limited share in the education of any child, and the opinion which seems to prevail in these days that the child should receive its whole education in the school, is a very erroneous one, and has led to the undue crowding of the Public School curriculum. I would therefore welcome a change in the direction indicated."

4. Teachers' Reading Course

"Our teachers are well qualified and most of them doing good work, but I regret to say that they are making very little or no use of the professional books that have been placed in every public library in the county. It has been suggested that the Department of Education make it compulsory for the teachers to read at least one professional book each year and to submit a synopsis of the book read."

General Remarks

During the year Inspectors Liddy and Broderick, by direction of the Department of Education, spent several weeks visiting schools in the State of Virginia. The reports of these Inspectors will soon be published in pamphlet form.

The progress in all departments throughout the past year has been most gratifying. There has been an adequate supply of qualified teachers, salaries have been slightly increased, attendance has improved, many auxiliary classes have been established for the education of sub-normal children and considerable advancement made in matters pertaining to the physical well-being of the children.

The valuable suggestions made in the reports from the various Inspectors will receive careful consideration. The increasing interest taken in education by such organizations as "The Women's Institute," "The Daughters of the Empire," "The School and Home Clubs," and others of a similar character is also deeply appreciated.

Appended to this report are the following reports of the Chief School Medical Officer, Dr. J. E. Phair; the Director of the Bureau of Visual Aids, Dr. L. B. Jackes; and the Director of Junior Red Cross Work, Dr. S. B. McCready.

Annual Report of Division of School Hygiene for Year Ending December 31, 1923

During the year just concluded the policy of the Department as regards this service has remained unchanged. It has been necessary, however, owing to the decrease in the size of the medical staff, to carry on the many division activities on a much smaller scale than heretofore, and this has resulted in a very material reduction in the number of units for school health supervision, which it has been possible to establish throughout the Province. For almost the entire year there were available for field work only four physicians as compared with seven during 1922. The need for supervision and advice in such rural or urban centres as are attempting to carry on the work outlined by the Department, has taken practically the entire time of the nurse demonstrators, and no serious attempt has been made to continue the former plan of installing a demonstrator at the conclusion of the survey in each and every prospective unit.

Four new units actually commenced operations since January 1st, 1923, two in Wentworth, one in Haldimand, and one in the District of Sudbury, and I have every reason to believe that the work of Dr. Kiteley and Miss Shearer in Lincoln County, and of Dr. Sirrs in West York, will result in the early extension of the work in these districts.

An intensive survey was conducted by Dr. Kiteley in the District of Haliburton at the earnest solicitation of Inspector Pentland, with the object of ascertaining the degree of goitre present in this county, and it is hoped at an early date to take advantage of the information gathered, and establish a county-wide demonstration of the value of iodine as a preventive measure in combating this widespread and serious condition. About one-third of all the children examined were found to be affected, the findings of Dr. Kiteley being later corroborated by the local physicians.

Dr. McKenzie Smith has since October 1st been engaged in a survey of the district about Haileybury, which was so disastrously visited by fire in the fall of 1922. The Ontario Division of the Red Cross Society proposes to take advantage of the information gathered and to arrange for treatment in all necessitous cases.

Dr. Cockburn has spent almost the entire year in the Districts of Sudbury, Parry Sound and Muskoka, and her report evidences the urgent need of some corrective programme for those so situated financially as to be unable under existing circumstances otherwise to obtain adequate treatment.

During 1923 the statistics for the major defects were as follows: Of 15,281 children examined, 9 per cent. were found to have defective vision, 16 per cent. defective nasal breathing, 22.5 per cent. abnormal tonsils, and 46 per cent. were found to have decayed permanent teeth.

A particularly pleasing feature of the survey work this year has been the large number of parents present at the time of examination, over twenty per cent. of all children examined being accompanied by one or both parents.

There is also to be noted continued activity along the lines of school sanitation in the smaller centres, and an awakened interest in the subject of effective health teaching. These it is hoped to foster and encourage and bring to greater fruition during the year upon which we are just entering.

Report of the Bureau of Visual Aids for the Year 1923

A large number of schools were equipped with projection apparatus during the past year and consequently there was a greatly increased demand for the use of lantern slides from the Bureau of Visual Aids. Some 208 educational centres drew upon the slides collection during the year and there were many requests which could not be met.

During the year the Canadian History set in eight parts was almost completed and received very favourable comment from the many schools which used it. Many new and unique pictures of Canadian animals and birds were secured for nature study; and some industries were photographed. Several hundred slides were added on the Natural Resources of Canada and these will be placed in circulation as soon as the lecture notes are completed. Plans are well under way for the duplication and even triplication of certain lantern slide sets which have met with very general approval. Of the 9,000 slides now in stock, about 4,000 are available for distribution. The remainder will be available as soon as the lecture notes are completed.

Junior Red Cross

Our thanks are again due to the Ontario Red Cross for the valuable assistance rendered to the children in the schools through Junior Red Cross activities. Acting as a voluntary auxiliary, the Red Cross has co-operated with the Schools' Health Division of the Department in working out an improved method of teaching health.

The use of the Junior Red Cross in the schools has shown steady progress. In 1921, there were 108 class groups enrolled in the work. In 1922 there were 256. In 1923, 515 classes with a membership of 15,654 enrolled. As the work has won a place for itself in several of the Normal and Model Schools it may be expected that before many years this "activity" method of promoting Health in schools will greatly modify the teaching of Hygiene.

In helping us to train our boys and girls in humanitarian ideals also the Junior Red Cross has served the Department well. Through their Crippled Children's Fund, many schools have found a means of expressing practical sympathy for poor handicapped children in isolated parts of the Province. By means of the $6,354.51 contributed by the schools to the Northern Fire Children's Fund, every crippled child (eight in all) in the district about Haileybury has been or is being given the best possible care and treatment in the Hospital for Sick Children and the General Hospital in Toronto; moreover, every physical defect discovered amongst children of pre-school as well as school age through an exhaustive survey in the fire area by Dr. Phair's staff is being cared for. This is commendable co-operation in practical citizenship.

In the field of international charity, also, Ontario schools have responded well. To the Junior Red Cross appeal on behalf of Japanese children who suffered from the great earthquake of September 1st, the sum of $9,414.38 has been contributed by the schools. It is estimated that in these humanitarian undertakings of the Junior Red Cross more than 150,000 Ontario pupils have had a share. There can be no doubt that the Junior Red Cross enriches the service of the school.

APPENDIX B

REPORT OF THE DIRECTOR OF TECHNICAL EDUCATION

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,

I have the honour to submit herewith my Annual Report on Industrial and Technical Schools.

I have the honour to be,

Sir,

Your obedient servant,

F. P. Gavin,
Director of Technical Education.

Toronto, January 18th, 1924.

Attendance During Year 1922-23

The vocational schools showed steady and satisfactory progress during the last school year. No better evidence of the advances made can be given than the following attendance records.

The number of full-time day pupils enrolled in the vocational schools was 6,987, an increase of thirty per cent. (30%) over that of the preceding year.

The enrolment of part-time day pupils was 988, an increase of 72 per cent., and the enrolment of special day pupils was 1,427, a decrease of 11 per cent.

The total enrolment of all day pupils was 9,402, an increase of 25 per cent.

The total number of full-time and of part-time day teachers was 337, an increase of 24 per cent.

The number of pupils enrolled in evening vocational classes was 33,511, and the number of teachers employed was 1,097. These numbers are about three per cent. greater than those of the year before.

The aggregate number of student hours made by the evening class pupils was 1,510,315, an increase of 30 per cent.

The total number of pupils enrolled in both day and evening schools was 42,913, and the number of teachers engaged was 1,435.

The following tables show the attendance in the vocational schools since the present system of reporting came into effect.

Day Vocational Schools

	1920–21	1921–22	1922–23
Number of full-time teachers	191	212	286
Number of part-time teachers	....	60	51
Number of full-time pupils on roll	2,600	5,344	6,987
Average attendance of full-time pupils	2,123	4,260	5,518
Number of part-time pupils on roll	907	574	988
Aggregate student-hours of part-time pupils	40,996	37,776	60,972
Number of special pupils on roll	1,019	1,604	1,427
Aggregate student-hours of special pupils	223,570	351,214	243,074

Evening Vocational Schools

	1920–21	1921–22	1922–23
Number of teachers	909	1,075	1,097
Total number of pupils	27,297	32,545	33,511
Aggregate student-hours	1,119,287	1,176,039	1,510,315

New Schools

A notable feature of the progress in vocational education for the year 1923 was the completion of a number of school buildings to provide accommodation for carrying on the work. The building programme enabled several new centres to establish technical schools or departments. During the year there was a greater extension of the work not only in new centres, but also in old centres, than in any previous year in the development of vocational education.

The fine new Windsor-Walkerville Technical School was officially opened by the Lieutenant-Governor on August 30th, 1923, and was occupied by the pupils and teachers on the regular date for reopening schools in September. The excellent accommodation provided, and the carefully-selected but nevertheless adequate equipment furnished, met with the most general approval of the people of Windsor and Walkerville. The wisdom of holding the official opening and inspection of the building just before the beginning of the term was shown by the large number of pupils who applied for admission immediately after the public opening.

The enrolment in the school for the autumn term was gratifying to the members of the Board and to the staff. The day enrolment was as follows: industrial department, 68; technical department, 188; home-making department, 8; commercial department, 403; part-time pupils, 2; making a total of 669. The evening class enrolment was approximately 2,500, nearly twice as many as in the previous year. Interesting features of the evening class programme were classes for stationary engineers held five nights a week, and a class for machine shop supervisors and advanced machinists held Saturday afternoons.

The new Riverdale Branch Technical School, Toronto, opened its doors for the first time in September, 1923. The opportunities for vocational education here offered, with adequate accommodation and equipment, received a most satisfactory response. The number of pupils enrolled in the first term of the history of the school was 626 in the day school and 1,800 in the evening school. Any anticipation that the opening of the Riverdale Branch would reduce the total enrolment in the Central Technical School was not realized. The enrolment in the Central School remained at approximately the same figures as last year.

The total number of pupils enrolled in the three vocational schools of Toronto, the Central Technical School, the Riverdale Branch Technical School,

and the High School of Commerce, for the autumn term of 1923 was 4,755 day pupils and 10,074 evening pupils.

The new Kitchener and Waterloo vocational school was occupied early in September. The efforts made by the local school authorities in charge of the planning, equipping, and promotion of the school, and by the management in charge of the organization of the work, to make this new school function effectively in the educational life of the communities concerned, have produced gratifying results. These efforts were directed towards creating educational opportunities that would enable, not only pupils at school, but also adults at work, to fit themselves into the industrial and commercial life of Kitchener and Waterloo as efficient members of the community.

The day school enrolment was 369, distributed as follows: Industrial department, 21; technical department, 160; and commercial department, 188. The evening class enrolment was 870, double the enrolment of the previous year.

An interesting feature of the evening class programme was the special efforts of the Advisory Committee to provide practical instruction directly related to the needs of employed persons. This instruction included courses in masonry, carpentry, and plan reading for the building trades groups, with an enrolment of 30, and special technical courses in rubber manufacturing for the rubber industries group, with an enrolment of 70.

The new school building at Renfrew erected to provide accommodation for all secondary school purposes, vocational as well as academic, was formally opened early in September. Accommodation is provided in this school for agricultural, home-making, and commercial departments. The opening of the vocational side of the school was retarded for some time, owing to delays in getting the necessary equipment installed. Even under the handicap of beginning late in the term, the enrolment in the vocational departments was 68, an enrolment which may be taken as an earnest of what may be expected when the opportunities of these classes are offered prospective students at the usual opening of the school year.

The new Guelph Collegiate-Vocational Institute was opened in September for occupancy by the classes and was formally opened on November 7th, 1923. The enrolment in the vocational school was 235, made up of 65 in the industrial department and 170 in the commercial department. The enrolment in the evening classes was 929, an increase over last year of 196.

The new composite school in St. Catharines, known as the Collegiate Institute and Vocational School, was formally opened on November 5th, 1923. The school had been in use by the classes from the beginning of the term in September. The enrolment in the day vocational school was 249, distributed as follows: Industrial department, 69; home-making department, 18; commercial department, 162. The evening class enrolment was 921, an increase over last year of 511. This large increase of 120 per cent. was due in this case, as in others, to the greatly improved facilities for giving instruction in the practical subjects.

Weston is an example of a relatively small community that has established a vocational school offering instruction in industrial subjects. Although the building was not ready for use in September, 1923, the local school authorities went ahead with the organization of the vocational classes, and succeeded in enrolling 178 pupils, distributed as follows: Industrial department, 54; home-making department, 9; commercial department, 115. Although instruction was carried on for several weeks under adverse conditions, the staff was able to retain in the classes the pupils who had enrolled.

During the year Owen Sound had under course of erection a substantial addition to the Collegiate Institute to provide accommodation for vocational education. The building is about completed and will be equipped and ready for occupancy by the new industrial and technical classes to be established during the summer of 1924.

In August, 1923, the corner-stone of a large addition to the Galt Collegiate Institute was laid by a former student of the school, the Hon. Dr. Cody. This addition, which makes adequate provision for the needs of the types of vocational education related to the industrial and commercial life of Galt, will be ready for occupancy in September, 1924.

The Sarnia Technical School, which was opened in 1922 with a highly satisfactory enrolment in the different vocational departments, shows by an increased enrolment for this year that the school is meeting with the approval of its constituency. The total enrolment in October, 1923, was 331, distributed as follows: Industrial department, 120; home-making department, 17; commercial department, 190; and part-time pupils, 4.

The following table shows the enrolment in the vocational schools and departments for the autumn term of 1923.

Day Vocational Schools

ENROLMENT

School	Industrial	Technical	Art	Home-making	Commercial	Agricultural	Part-time	Special	Boys	Girls	Total
Chatham	16	...	...	5	...	...	...	...	16	5	21
Fort William	61	...	...	...	97	...	...	...	64	94	158
Galt	...	...	...	...	138	...	...	...	46	92	138
Guelph	65	...	...	...	170	...	...	...	65	170	235
Haileybury	...	24	...	20	...	...	...	...	24	20	44
Hamilton	509	156	32	17	...	...	490	55	888	371	1,259
Kitchener	21	160	...	...	188	...	...	...	183	186	369
London	40	174	...	100	282	...	136	19	333	418	751
Niagara Falls	61	...	...	17	79	...	...	...	65	92	157
Ottawa	157	121	...	...	224	...	1	14	277	240	517
Renfrew	...	...	...	12	41	15	...	...	21	47	68
Sarnia	120	...	...	17	190	...	4	...	140	191	331
Sault Ste. Marie	69	...	...	...	92	...	...	...	66	95	161
Stamford	...	...	...	...	57	...	...	...	7	50	57
St. Catharines	69	...	...	18	162	...	...	...	86	163	249
Sudbury	10	26	...	...	48	...	...	2	49	37	86
Toronto (Central)	914	384	69	...	...	...	201	387	1,121	834	1,955
Toronto (Riverdale)	411	91	16	...	...	...	78	...	381	215	596
Toronto (Commerce)	...	...	...	...	1,721	...	...	...	449	1,272	1,721
Weston	54	...	...	9	115	...	...	...	60	118	178
Windsor-Walkerville	68	188	...	8	403	...	2	...	306	363	669
Totals	2,645	1,324	117	223	4,007	15	912	477	4,647	5,073	9,720

New Building Projects

The attendance at the London Technical School has increased to such an extent that additional accommodation is required. An addition to the rear of the building, which will provide for six additional classrooms, is under course of erection. It will be ready for occupancy in the spring months of 1924.

Ottawa has under consideration plans for providing more accommodation by the addition of another floor to the shop building.

Summer School for Teachers of Vocational Subjects

The third annual session of the summer school for the training of teachers of vocational subjects was held in the Central Technical School, Toronto, from July 3rd to August 3rd.

Included in the enrolment for 1923 were teachers of drafting, machine shop practice, carpentry and joinery, automobile mechanics, printing, electrical work, sheet metal work, foundry practice, dressmaking and millinery. The distribution as to men and women was as follows:—

	1st Year	2nd Year	Total
Men	33	13	46
Women:			
Dressmakers	18	14	32
Milliners	9	7	16
Domestic Arts Teachers	17	7	24
Total	77	41	118

The domestic arts teachers group shown in the foregoing table was made up of certificated teachers of domestic science who wished to obtain a more extended training in the trade processes and operations of sewing and dressmaking. This group was not required to take the work in pedagogy, but was permitted to devote the whole time to practical work.

Examinations were held at the end of the session in the lecture subjects and in the practical subjects. The work of the first year was completed satisfactorily by 21 men and 27 women, and of the second year by 13 men and 21 women.

The course of study included:—

(1) Principles of Teaching.
(2) School and Class Management.
(3) Special Methods of Instruction in Vocational Subjects.
(4) Trade and Job Analyses.
(5) Courses of Study.
(6) Practice Teaching and Lesson Plans.
(7) Shop Equipment.

In addition to this work the women had practical instruction in either dressmaking or in millinery.

A new feature of the work for 1923 was the study of the equipment needed for the kind of shop with which the teacher was concerned. This feature was added to the course of training to meet the needs of teachers who are called upon, often without previous experience in the selection of equipment, to give advice and leadership in the matter of shop equipment.

The summer school was organized for the purpose of giving some training in the art of teaching to a new group being drafted into the teaching service of the Province. The industrial and technical departments of the vocational schools give instruction and training in the operations and processes of trades and industries. To give this instruction satisfactorily the schools must have teachers of such practical subjects as machine shop practice, carpentry and joinery, electrical work, plumbing and heating, printing, drafting, building trades, sewing and dressmaking. As such teachers should be highly skilled and fully competent in their trades, and acquainted with the most approved practice in their respective branches, they must be recruited from the trades or industries into the schools.

Teaching, however, is a new trade or art to them. It was found, as was to be expected, that without some training in the art of teaching the work done in the schools by these teachers was not so effective as it should be. A knowledge of the principles of education, and of the methods of instruction, and a training in the art of teaching, are just as necessary to the teachers of practical subjects as to the teachers of academic subjects.

Since the organization of the summer school for vocational teachers three years ago a marked improvement has been made in the work done in the schools by these teachers. Next to the remarkable growth and extension of technical schools during the past year, this has been perhaps the most notable feature of the development of the work.

The scheme of providing for the training of vocational teachers in summer sessions is, however, inadequate and was conceived as a temporary plan, pending more suitable provision. The summer school plan does not afford sufficient time for the work that should be done, and does not provide facilities for practice teaching with classes of real pupils under actual school conditions. The necessity for establishing the training institution for teachers of vocational subjects that has been under consideration for some time is urgent.

In addition to summer courses for teachers of practical subjects reported in the foregoing paragraphs, there was given a course of instruction in salesmanship, open to High and Continuation School teachers. This course afforded these teachers some opportunity of training themselves to teach this new subject, now appearing in the programme of commercial departments. The teachers who attended the course had not only instruction in the principles of salesmanship, but also actual practice, under store conditions, in retail selling in two of Toronto's large departmental stores.

Evening Class Programme

In the earlier days of the establishment of evening industrial classes in Ontario it may have been thought that they formed merely an incidental feature in the development of a programme of technical education, and would have but a temporary period of prosperity.

It was thought that the chief function of evening classes was to repair the defects in the education of those who in their youth had been deprived of the privileges of an education, or had not availed themselves of such opportunities as were afforded them. The number of such persons who would realize defects in their education and who would have the ambition and tenacity to attend evening classes to repair them would be relatively small. In a few years most of these would have taken advantage of the opportunity to attend evening classes, and the number seeking admission to the classes would begin to diminish. If during these years the day school should function more and more effectively in the life of the community, the time would come, under this view of the function of evening classes, when there would be no longer any great demand for them.

The history of evening classes in Ontario during the last decade shows that this view was an incomplete one. Instead of becoming relatively less important, the evening class programme came to occupy an increasingly important place in the system of vocational education.

The evening class programme functions in a variety of ways in the education of those who have passed the compulsory school age. It affords opportunities to the following groups:—

1. Young folks and adults who have left school too early and who find that they need more education to succeed in their occupations.

2. Persons who are ambitious for promotion in their vocations and who find it necessary to become adept in the more difficult processes of their trades, or to become acquainted with the increasingly important volume of technical knowledge related to their trades. Effort must be made to keep pace with the developments of industry. In spite of the tendency towards large volume methods of production, the place of the skilled and informed workman is still secure.

3. Persons who find that on account of the changing conditions of industry under which some occupations are disappearing and new ones coming into existence, it is desirable to fit themselves for employment in a new field.

Evening class groups, since they are attending school voluntarily and with a definite and strong motive, are very much in earnest. From this point of view they are highly selected. The difficulties in teaching evening classes are not those of discipline. In spite of a rather high mortality in attendance, a large amount of excellent work is done every season.

Evening classes are carried on in every city in the Province, with one exception, and in twenty-eight towns or villages. The enrolment in most of these places is evidence that they are performing a useful function, and meeting with the approval of the public. Statistical records of evening class activities in other countries show that an enrolment of 20 per 1,000 of population is evidence that the evening class programme is functioning properly in the community. The following table shows that in a large number of places in Ontario the enrolment much exceeds this standard:—

Evening Class Enrolment, 1922-1923

Cities

Name	Population	Attendance 1922-1923	Enrolment per 1,000
Belleville	12,206	400	33
Brantford	29,440	988	34
Chatham	13,256	282	21
Fort William	20,541	642	32
Galt	13,216	335	26
Guelph	18,128	733	40
Hamilton	114,151	3,739	33
Kitchener	21,763	410	19
London	60,959	1,091	18
Niagara Falls	14,764	485	33
Ottawa	107,843	4,748	44
Owen Sound	12,190	496	40
Peterborough	20,994	408	19
Port Arthur	14,886	267	17
Stratford	16,094	518	32
St. Catharines	19,881	410	20
St. Thomas	16,026	288	18
Sarnia	14,877	765	51
Sault Ste. Marie	21,092	437	21
Toronto	521,893	2,790 (Com'c'l) 7,240 (Tech'c'l)	19
Windsor-Walkerville	45,650	1,655	36
Woodstock	9,935	169	17

Towns and Villages

Name	Population	Attendance 1922-1923	Enrolment per 1,000
Amherstburg	2,769	78	26
Barrie	6,936	101	14
Beamsville and Township	3,860	121	31
Brockville	10,040	389	39
Cobourg	5,327	160	30
Collingwood	5,882	136	23
Dundas	4,978	105	21
Espanola	3,051	75	25
Fairbank	12,000	169	14
Gananoque	3,694	85	23
Goderich	4,107	140	35
Hespeler	2,777	183	66
Ingersoll	5,150	96	19
Iroquois Falls	1,178	116	10
Kenora	5,407	104	20
Lindsay	7,620	189	25
Midland	7,016	No report	received.
North Bay	10,692	265	25
Oshawa	11,940	223	19
Pembroke	7,875	303	39
Perth	3,790	252	66
Port Hope	4,456	52	12
Preston	5,423	172	32
Sudbury	8,621	343	39
Swansea	2,000	31	16
Timmins	3,843	63	16
Welland	8,654	194	22
Whitby	2,800	70	25

Co-Operative Apprentice Classes

A substantial step forward in the matter of co-operation between the school and industry in the training of apprentices has been taken in Hamilton. Arrangements have been made by Principal Gill of the Hamilton Technical Institute with the Canadian Westinghouse Company, and certain other firms, whereby the apprentices will attend the school four hours a week during the day and two hours a week in the evening. These apprentices include machinists, electric machinists, moulders, carpenters, pattern-makers, and glass-workers. At the school the apprentices will receive instruction in English composition, drafting and design, shop mathematics, and shop practice.

The conditions under which the Westinghouse apprentices attend the Technical Institute are as follows:—

1. All apprentices taken on are to have an educational standard equivalent to High School Entrance standing;

2. All apprentices are to attend classes at the technical school for the required number of hours per week;

3. All apprentices are to be paid the regular rate of pay for the time in attendance at day school. Pay is to be deducted in case of absence from school, on the same basis as deductions are made for absence from work;

4. The Technical Institute is to submit a weekly absentee report to the Company;

5. All apprentices are required to write on an examination every six months, the examination to be set jointly by the Company and the school;

6. The results of the examination will be taken into consideration in fixing rates of pay;

7. The Company will pay the registration fees for the evening classes at at which regular attendance is required, and non-attendance without reasonable excuse, or permission, will be considered cause for dismissal;

8. The schedule of work will be prepared jointly by the Principal of the school and a representative of the Company.

The number of apprentices being trained under this co-operative scheme is now fifty-four. Arrangements are being made to offer the advantages of the scheme to other trades. This scheme shows the kind of co-operation that must be established between the technical school and industry. In such a scheme the young apprenticed worker is afforded an opportunity to obtain an insight into the science, mathematics, and related knowledge underlying his trade, which under modern conditions of industry he can no longer obtain on the job, and at the same time to continue to some extent his general education. On the one hand, he will become a more skilled workman, and, on the other, a more intelligent citizen.

It should be added that the Hamilton Technical Institute has had for some time a similar arrangement with the local branch of the International Typographical Union, whereby printing apprentices receive instruction in their art at the school during certain specified hours for which they are paid by the employers. The number of apprentices in the printing trade is twenty-eight.

In Ottawa a co-operative scheme for making use of the facilities of the Technical School for the training of plumbers and steamfitters has been arranged between the Master Plumbers, the local Union, and the school. Under the scheme apprentices and helpers attend evening classes for such instruction as they do not receive on the job. The City Inspection Department make use of the equipment of the school shop in conducting the examinations for civic licenses.

The printing department of the Ottawa Technical School provides for the part-time training of apprentices. By agreement between the Typographical Union and the two daily newspapers of the city, all apprentices are required to attend the Technical School as follows: "Beginning with the second year each apprentice shall be required to attend at least one session each week during the school term of the Ottawa Technical School, time being allowed for the same by his employer."

Still another co-operative relation between the school and industry has been established in Ottawa. The Local Machinists Trades Union asked that the school should organize special evening classes for the instruction of apprentices and helpers in the machine tool trades. The Union requires all apprentices in the trade to attend these classes, and furnishes the management of the school with a list of the names of the men who should enrol. As this list contains only the names of persons actually in the trade, it is used as a preferred list in organizing the classes. This list is so large that not all who wish to come can be accommodated, and so there is a waiting list. The existence of this waiting list has a very good effect on the attendance of those who have been admitted to a class.

"Interest in apprentice education, as is true of vocational education in general, develops out of social and economic needs. Merely to insure its continuance, society requires of its members a great variety of services. So long as these services are regularly rendered no particular attention is paid to them. Something unusual must happen to make the public appreciate the inconvenience and expense necessarily involved when any particular line of work is interrupted.

Under present conditions very commonly workers are left to learn in casual and informal ways to do the particular jobs which society requires them to do. For many occupations no organized system of training has been set up, and boys and girls on leaving school drift into such occupations largely by chance according as opportunity to get employment of some sort presents itself.

"Society as a whole has to pay the bill for labour inefficiency. Half-trained or poorly trained workers in any field increase production costs, which in turn are passed on to the consumer. Clearly the public, labourers as well as others, have an interest in securing an adequate supply of well-trained workers for every line of necessary work. It is generally conceded without argument that the public have such an economic interest, but it is not always conceded that educational agencies can be effectively utilized in promoting this interest.

"Developments in apprentice education seem, however, to justify the conclusions that such education should be made an integral part of our school training. This does not mean necessarily that the schools should actually take over apprentice training where such training is already being provided by private industries, nor even that public agencies should always take the initiative in establishing apprentice training. It means simply that the public interest is sufficiently well defined to make it incumbent upon the State to supply leadership and assume a considerable degree of responsibility in the development and general supervision of apprentice education.

"For the solution of certain problems incident to the development of apprentice and part-time education, a high degree of co-operation is, in fact, essential between the schools, labour organizations, and employers. The interest of each of these agencies is very apparent. Of the school the primary interest may be to serve the individual pupil by providing opportunity for development commensurate with the pupil's latent capabilities. In proportion as the pupil is rendered vocationally more efficient, however, the employer's interests are promoted, since he is provided with a more efficient worker. And, finally, the benefits of vocational efficiency extend to the community as a whole, since the vocationally efficient worker is, as compared with the vocationally inefficient worker, generally a better citizen of his community, and of his country." (Apprentice Education, Bulletin 87, Federal Board for Vocational Education, Washington, D.C.).

The Principal of the School

The need for the Principal of a vocational school overseeing the work of the staff and pupils is great. In the ordinary academic school, courses of study are uniform and well defined, methods of instruction are refined, and schemes of organizing the school are established. Teachers may be left much to themselves to carry on the work along the beaten track. In the vocational school, on the other hand, courses of study, methods of instruction, and schemes of organization have not yet been determined by experience. Hence, the responsibilities of the Principal of a vocational school for planning the work, supervising the instruction, and adjusting the organization, to produce effective results are greater than those of a Principal of the older type of school.

The Principal should give a large part of his time to

(a) a systematic observation of the teaching in class-rooms, as well as in shops;
(b) a study of the results to determine to what extent adjustments are needed;
(c) frequent conferences with teachers regarding matter and method.

The Principal should be constantly active in stimulating and directing the teachers in the selection and presentation of subject matter suited to meet the purposes of the school. In doing this he should make frequent and periodic inspection of full-time recitations. He should take special care to see that the work of the shops is co-ordinated with the work of the class-rooms, and the work of one shop with that of another. He should have the progress of the work recorded in some systematic way so that he is able at all times to know in detail what work has been taken up in every class, when it was taken up, and what the results were.

The Principal should spend sufficient time outside of the school walls to learn the needs of the industries of the community, and of the workers of the industries, in so far as they are related to the function of the school, to the end that the work in the school may effectively meet these needs.

To a large degree the success and prosperity of the day and evening classes will depend on the energy, wisdom, and ability of the Principal, and his interest in vocational education.

Midland Navigation School

At the request of a number of masters, mates, and engineers connected with lake shipping, a new navigation school was opened in Midland in January, 1923. The school is conducted in both day and evening sessions during the months of January, February, and March and provides instruction for men going up for the examinations for Masters' and Mates' certificates, and for Marine Engineers' certificates. The enrolment for the first session of the Midland Navigation School was twenty-four.

There are now three centres, namely, Kingston, Collingwood, and Midland, in which day navigation schools are carried on during the winter months.

Bulletins

Special bulletins on particular courses of study were prepared by members of the Technical Branch during the year.

A bulletin on Stationary Engineering was prepared for the use of candidates going up for examination for certificates as Stationary Engineers. It was prepared by the Technical Branch of the Department of Education in co-operation with the Board of Stationary and Hoisting Engineers of the Department of Labour of Ontario. The arrangement of the subject matter, with its subdivisions into units, was planned to meet the needs of teachers and students in special evening classes for engineers. Copies of the bulletin were distributed to all schools offering such classes. Additional copies for the use of students may be obtained from the Department at a nominal charge.

A bulletin on Home Nursing was prepared for the use of teachers of this subject. Copies were distributed to all centres where home nursing classes are held.

A bulletin outlining in detail a course of study in Sewing and Dressmaking was distributed to all evening class centres. This bulletin was specially planned to offer guidance and detailed directions to the teachers of this subject. A large number of these teachers have had no training in the selection and organization of the subject, and were in urgent need of such help as the bulletin offered. The distribution of this bulletin is already having beneficial results.

A series of bulletins entitled "Vocational Education," prepared by the Director of Technical Education for the Dominion of Canada, is being published periodically by the Department of Labour of Canada. These bulletins, which may be obtained on application, should be read by all principals, teachers, members of governing bodies, and others interested in vocational education.

APPENDIX C

REPORT OF THE INSPECTORS OF CONTINUATION SCHOOLS

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—

We have the honour to submit the following joint report on the conditions of the Continuation Schools of the Province for the year 1923.

G. K. Mills.
J. P. Hoag.

Toronto, January 2nd, 1924.

The Continuation School Inspectors have visited each school in the Province at least once during the school year. They have paid a second visit to several schools where circumstances made it advisable for them to do so or at the request of Boards of Trustees for them to attend public meetings of ratepayers in order to discuss building programmes. In addition to visits to schools already established, the Inspectors have been called upon to attend many meetings to discuss with Boards of Trustees and with ratepayers the advisability of establishing new schools. During recent years the number of calls made on the Inspectors to attend such meetings has increased steadily. Already there are requests from a number of Boards of Trustees for an Inspector to attend meetings in 1924, so as to assist in securing the approval of ratepayers to the erection of new school buildings or to the enlarging of existing buildings or to approve of the establishing of new schools.

Continuation Schools in Operation, December 31st, 1923

		West	East
(1)	Schools employing: The full time of four teachers	1	..
(2)	" " " " three "	21	7
(3)	" " " " two "	46	55
(4)	" " " " one teacher and at least half the time of a second teacher	5	10
(5)	" " The full time of one teacher	25	18
		98	90

Continuation Schools that Became High Schools

The following Continuation Schools were given the status of High Schools during 1923: Hanover, Huntsville, Lakefield, Mimico, New Liskeard, Thessalon, Timmins, Port Colborne, (8).

New Schools

Continuation Schools were established at fourteen centres during 1923, viz., Brooklin, Capreol, Fordwich, Janetville, Kinmount, Kirkland Lake, Lefroy, Mallorytown, Otterville, Selkirk, Sparta, Thornton, Tiverton, Wales.

Additional Teachers on Staffs

During 1923, perhaps the most striking indication of public recognition of the service these schools are giving may be noted in the increased attendance and the consequent increase in the teaching staffs. In three schools the Boards made arrangements to increase the staff by half the time of an additional teacher. In ten schools the staff was increased from one to two teachers, in sixteen schools from two to three teachers and in one from three to four teachers.

Prospective High Schools

In each of the following Continuation Schools the full time of three teachers is employed: Acton, Alvinston, Blenheim, Brussels, Cookstown, Creemore, Drayton, Dresden, Finch, Grand Valley, Lanark, Lucknow, Marmora, Maxville, Paisley, Port Credit, Ridgeway, Ripley, Rodney, Stayner, Tamworth, Teeswater, Thornbury, Thorndale, Warkworth, West Lorne, Wheatley (27). In one school, Bridgeburg, four teachers are employed.

When the attendance at a school becomes so great that it is necessary to engage three teachers, and this attendance promises to be a permanent condition, it would be in the interest of such a centre to give the school the status of a High School. When the attendance necessitates four teachers all grants from Continuation School funds should cease.

The School Boards and Village Councils of many of the places named above would take the necessary steps to establish High Schools but for the clause in the High Schools Act, Section 7 (1) (a), which requires a population of one thousand before a new High School district can be established. However wise this provision may have been at the time it was made, it is not necessary now when the County pays the total cost of maintenance of County pupils and a share of eighty per cent. of the cost of the building.

The Supply of Teachers

During the past summer the supply of qualified principals was at least equal to the demand and there was a surplus of qualified assistants. Notwithstanding this condition it has been necessary to issue temporary certificates, principally in Art or Physical Culture. This is largely due to lack of understanding and to carelessness on the part of school boards in making a choice of applicants. When boards become aware that a temporary certificate means a considerable reduction in the grant, more care will be exercised in selecting teachers. During the coming summer it will be possible to select teachers from large numbers of applicants and there will no longer be the same necessity for tolerating unqualified or inefficient teachers.

Under present conditions First Class certificates are being obtained at a very early age and these certificates qualify the holder to teach what is known as High School work to the end of Entrance to the Normal Schools, or Entrance to the Universities. The surplus of such teachers should have other consequences than that of providing school boards with a choice of applicants with the resulting decrease in salary. It will make it possible for the Department to improve the service given by these schools to the communities in which they are located in at least two important ways. While accepting all certificates already issued, the qualifications required from principals of all Continuation Schools doing Middle School work should, in future, include a course of one year in a University, or the College of Agriculture, or a School of Domestic Science.

The additional maturity, scholarship and experience are much needed by the great majority of the teachers who are now entering on this work and, when obtained, there can be little doubt but the work done in many of the schools will be considerably improved.

Having a supply of suitably qualified teachers, it would then be possible for the Department to consider the advisability of modifying and extending the work done in Continuation Schools so that they might serve not only those who have passed the Entrance examination and wish to enter some profession, but all the youth of the locality. It was for this purpose that these schools were established, but the demand, up to the present, of both pupils and parents has been almost entirely for the usual High School Course of Study. Because of this demand the work of these schools differs in no way from that of the traditional High School.

Schools Better Adapted to the Needs of the Community

The charge is frequently made that pupils who attend secondary schools become educated away from the farm and rarely return to it. There is some truth in this but the cause is to be found in the aim of the parents and the associations and habits formed by the pupils during the four or five years attendance at the secondary school rather than in the course of study. However, it is true that notwithstanding the fact that we are now giving a secondary school education to a much larger percentage of rural pupils than formerly, there is little in the usual course of study that tends to interest the youth in the things of the farm or of the home. Continuation Schools are usually located in the small centres and derive the greater part of the attendance from the farms of the surrounding country for a distance of five to ten miles or more. They are admirably situated and could readily be made to serve the needs of all the youth of the districts in which they are located. That these schools offer opportunities only to those pupils who pass the Entrance examination is due to the fact, very apparent to those engaged in Continuation School work, that the demand of the great majority of parents who have children in attendance is for a course of study that leads by the shortest possible route to some profession, or what is rather contemptuously referred to by some as a "white collar job."

That this should be the aim of very many parents and pupils is neither strange nor unworthy. In the home there are usually several children to give a start in life. It is impossible to provide farms for all and it is especially difficult now to put a boy in the way of acquiring one for himself. The parent is trying to deal fairly with all his children and his attention is necessarily directed to the opportunities which are open to those who have taken a High School education as a preparation for business, industrial pursuits, or for entrance into one of the professions. He naturally compares the financial and social advantages of those who are engaged in these occupations with those of the farmer and he finds them attractive. In his desire to see his children established in a substantial way either on the home farms or in some respectable occupation he will not willingly tolerate anything that appears to interfere with his plans or prolong the time the pupil has to spend in the High School. At home he is content to live economically and the children who elect to remain on the land are usually satisfied with the arrangement as they see their reward in the property about them.

The chief fault to be found with this arrangement is that the boys and girls who elect to remain on the land do not receive any education along the lines they have decided to follow in life, as do the boys and girls who live in the large towns and cities. In these places public assistance is given towards the building and

maintenance of Technical Schools, Art Schools, Commercial Schools, etc., to give an education and a training to those who do not wish to take the usual course of the High Schools. The courses given in these schools are appreciated and used by thousands of the youth in towns and cities. Corresponding provision could readily be made for the youth of rural districts in the way of winter schools if any demand for it were discernible. It would seem that the very people who would profit most by the establishment of winter schools are the last to see the benefit and to accept for their children what has for some years been enjoyed by the young people of the towns and cities.

The Increased Attendance

The marked increase in attendance at Continuation Schools is general throughout rural and urban communities alike. It is due to several causes, chief among which are the depression in industrial life, the lack of profit in agricultural occupations, the attractions of professional life, but most of all to the more general recognition of the need of a better education as a preparation for successful work in any calling.

A few years ago the assertion was frequently made, and it is still heard, that not more than ten per cent. of the pupils of the Public Schools ever enter the secondary schools. However true this may have been at that time, it is far from true at the present time. Within a radius of six miles of many Continuation Schools it is not uncommon to find ten per cent. of the rural school attendance passing the Entrance examination each year and attending the neighboring Continuation School. If the average pupil spends seven years in completing his Public School course this will mean that about seventy per cent. of the school attendance of that district will attend a secondary school. It is true that in sections more remote from secondary school opportunities the number of pupils who pass the Entrance examinations and go on to school does not usually reach ten per cent. of the attendance each year. The most marked influence that the Continuation School has on the surrounding rural schools is due to the fact that both parents and pupils see an opportunity to get a High School education that was not possible before. As a result the pupils attend more regularly and make better progress in their later years at the Public School.

Those Not Provided For

Notwithstanding that it is our aim to provide all the youth of this Province with equal educational advantages in so far as this may be possible, there are two classes of young people that have not received the consideration to which they are fairly entitled.

The first class is made up of those who do not reach the standard of Entrance examination. For various reasons they have dropped out of the Public School and no further consideration has been given to them. Public effort to maintain secondary schools has, up to the present, been directed for the benefit of those who have passed the Entrance examination. Institutions maintained by public taxation should serve all the people who wish to use them. The Public School system has fulfilled this condition with fair efficiency for many years. Continuation Schools are an extension of the Public School system rendered necessary by the changed conditions of life. Approximately half of all rural and village school pupils will live their lives in rural surroundings, and, no matter how the environment of the other half may

change, they will always remain deeply interested in and affected by the problems of rural life. Because of these facts every effort should be made to extend the secondary school system so that it will meet the needs of all the youth of rural and village communities.

The second class is much larger and consists of those located at long distances from secondary schools either in the Districts or in the sparsely settled parts of some counties, or, frequently, in the prosperous parts of counties where for various reasons there is little interest in public education. Such pupils have a right to the educational advantages of secondary schools. In many cases the absence of these schools is due to the fact that neither School Boards nor ratepayers are aware of the very generous provision made for the maintenance of Continuation Schools.

The areas of the two inspectoral divisions of the Province are so immense, the distances to travel so long and the number of schools to inspect so great that it is impossible to give the organization of such an immense territory the attention it deserves so that secondary schools may be brought within reasonable reach of as many as possible of the youth of Ontario.

APPENDIX D

REPORT OF THE HIGH SCHOOL INSPECTORS

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—We have the honour to submit the following joint report on the High Schools and Collegiate Institutes of the Province for the academic year 1922-23.

J. A. Houston,
I. M. Levan.
G. F. Rogers.

Toronto, December 31st, 1923.

Inspection

For the purposes of inspection the High Schools and Collegiate Institutes of the Province are grouped together into three geographically related divisions, each of which is under the special charge of one of the Inspectors. For the present year Mr. Houston has had oversight of the schools in the Eastern division, Mr. Levan of those in the Western, and Mr. Rogers of those in the Northern. During the year each Inspector has paid an official visit to every school in his special charge.

Growth and Expansion

The year has been one of marked prosperity for the High Schools, which have experienced a continued growth along all lines. The present year shows a greater number of High Schools than last year, a greater number of students in attendance, more teachers, better salaries, more new buildings, and better accommodations.

During the year the High Schools at North Toronto and Walkerville have qualified to become Collegiate Institutes, and the Continuation Schools at Chapleau, Elmira, Hanover, Lakefield, Mimico, New Liskeard, Thessalon, and Timmins have been raised to the status of High Schools. The High School system now contains 131 High Schools and 50 Collegiate Institutes, a total of 181 schools, as compared with 175 last year. During the year the attendance has increased by 5,226 pupils. In teachers there has been an increase of 123, of whom 67 are men and 56 are women. While the number of non-graduate teachers has decreased by 8, there has been an increase of 131 in the number of graduate teachers, and the number of teachers with specialist standing has increased by 107. These numbers speak eloquently of the progress made during the year.

There has also been, on the whole, an increase in the salaries paid to teachers, as the following tables will show:

	High Schools 1921-22	1922-23
Highest salary paid	$4,375 00	$4,000 00
Average salary for principals	2,478 00	2,580 00
Average salary for male assistants	2,253 00	2,153 00
Average salary for female assistants	1,786 00	1,806 00

	Collegiate Institutes 1921-22	1922-23
Highest salary paid	$4,500 00	$5,000 00
Average salary for principals	3,356 00	3,486 00
Average salary for male assistants	2,554 00	2,624 00
Average salary for female assistants	2,023 00	2,112 00

School Buildings

There has been continued activity in the erection of new buildings. During the last five years more new buildings have been erected and more extensions made to existing buildings than in any similar period in all our previous history. For this, three causes have been primarily responsible: The cessation of building activity during the war, by which much necessary building was carried over to the post-war period; the enormous increase of attendance at the High Schools, which could not be accommodated in the former buildings; and the legislation of 1921, which made the County Council responsible for a proportionate share of the expense of new buildings for schools attended by county pupils.

For the Collegiate Institutes, excellent new buildings have been erected and are now occupied at Guelph, Kitchener, Renfrew, and St. Catharines. Extensive additions have been made to existing buildings at Brantford, Lindsay, North Bay, and the following Collegiate Institutes in Toronto: Harbord, Humberside, Malvern, North Toronto, Oakwood, Parkdale, and Riverdale. Excellent new buildings are in process of construction for a second Collegiate Institute at Hamilton, and for the Jarvis Street Collegiate Institute in Toronto; and extensive additions are in course of construction at Galt and Owen Sound. The question of erecting new buildings or of extending those now existing is under consideration in Collingwood, Fort William, Goderich, and Port Arthur.

Among the High Schools there has been similar activity. New buildings have been erected and are now occupied at Aurora, Carleton Place, Essex, Fort Frances, Leamington, New Liskeard, Paris, and Westboro (Nepean High School). New buildings are in process of construction at Bradford, Hanover, Mitchell, Thessalon, and Timmins. Extensive additions have been made to the buildings at Alliston, Arnprior, Cornwall, Midland, Niagara Falls South, Oakville, Oshawa, Tillsonburg, and Weston. In addition, new buildings have been decided on in Caledonia, Campbellford, Mimico, Richmond Hill, and Uxbridge; and the question of erecting new buildings or of extending those now existing is under consideration in Athens, Exeter, and Port Hope.

We need but compare the newly erected buildings with those erected not more than a dozen years ago to realize how much we have advanced in school architecture, with what care questions of health such as those of lighting and ventilation are considered in the new buildings, how much better is their provision for the practical teaching of science, for the carrying on of the exercises in physical culture throughout the school year, and for enabling all the classes to be assembled together for daily opening exercises or for meetings of the literary society.

The Entrance Examination

During the year new regulations were issued for the conduct of the examination for admission to the High Schools. By these regulations wider powers have been conferred on local boards in determining results. The standard for passing has not been altered, and it is expected that this standard will be used in determining most of the results. But the settlement of all difficult, complicated or doubtful cases, as well as the final decision in all cases of appeal, rests now with the local board instead of being referred, as formerly, to the decision of the Minister. As the local boards contain members representing the Public Schools as well as members representing the High Schools, who are acquainted with local conditions, it should follow that the interests of the pupils, as well as of the High Schools, will be properly guarded under the new system. As to the effect that this change will have upon the High Schools, there has not yet been sufficient time to form an opinion.

The Course of Study

As the new programme of studies has been in full operation for over two years, it is now possible to estimate its effect with some degree of certainty. It was intended to shorten the High School course by one year, to relieve overpressure, and to lessen the burden of examinations. From its first introduction the scheme was welcomed, and it has been steadily growing in favour. Changes will doubtless be necessary to increase its effectiveness, but it is accomplishing what was expected of it. The dropping of one year from the Upper School course has had the result of retaining in the schools for Upper School work many pupils who, under the former system, would have left school after completing the Middle School course; and thus the High Schools are giving to the Public Schools many more teachers with first class certificates. The complaints against overpressure, so common a few years ago, are no longer heard. No pupil of the Lower School or Middle School may carry more than eight subjects in any year. The course has been simplified in both the Lower School and the Middle School. In the Lower School eight subjects, which under the former system were carried for two years, are now carried for only one year each. In the Middle School the Ancient and the Modern Languages are the only subjects which are carried for more than one year. This simplification of the course has permitted intensive study, and is giving good results. The examination system has also been simplified. Under the former system every candidate for admission to the Normal School or to the University was required to pass examinations on eight or twelve papers at one time, and if he failed in more than one paper he received credit for none. Now he may try an examination, if he chooses, on one paper only, or on more, and he receives credit for each paper on which he passes.

The Lower School Examination

The new course has had a radical effect on the conduct of the Lower School examination. The provision for granting a Graduation Diploma to every pupil who passes a satisfactory examination on twelve papers has had the effect of increasing enormously the number of candidates writing on the Lower School subjects. So great did the number of candidates become at the Lower School examinations that it was found impossible to carry on this examination as before and new measures had to be devised for overcoming the difficulty. A simple plan suggested itself. This was, to excuse from this examination all those

candidates who, in the opinion of their teachers and the Principal, were absolutely sure to pass, and to grant them certificates on the recommendation of the Principal. Under this plan only those candidates who were doubtful of passing were required to write at the departmental examinations. The success with which these proposals could be carried out depended entirely on the cordial co-operation of the teachers. The plan was tried at the examination of 1923. As was to be expected, teachers and principals accepted the added burden which the plan imposed upon them in the finest spirit of co-operation, and exercised most praiseworthy care in making their recommendations. The plan proved entirely successful and is to be repeated at the examination of 1924. It was intended for the advantage of the Department, but has worked out to the advantage of the teachers and pupils as well.

The Teaching

Reading, Writing, and Spelling.—Much still remains to be done to improve the reading of High School pupils. The responsibility for doing this work now rests with the teacher of English. It is true that few lessons in literature are conducted without a good deal of oral reading. But too frequently the reading is done by the teacher, under the impression that he can better interpret the meaning of the passage under consideration in this way than can the pupil. Doubtless this is true; but it is the pupil and not the teacher who needs this practice. The pupil learns to read by reading, and to deprive him of practice gets him nowhere. As for the teacher, it is only by requiring his pupils to read orally in class—and to read much—that he can discover what he should be interested in discovering and correcting, namely, not only his pupil's weakness in interpreting the meaning of the printed page so that others may understand, but, much more, his oftentimes deep-rooted habit of crucifying the English language by his careless, indistinct, or slurred pronunciation of its words. It is not uncommon to hear gross faults in pronunciation or articulation pass unchallenged in the English lesson. In fact, in not a few schools the accurate and careful pronunciation of Latin and French words receives more consideration in the classes in foreign languages than that of English words receives in the English classes.

One of the commonest criticisms levelled at our High Schools by the man on the street as well as by the employer of young labour, is their inability to graduate, after a course which varies from one to four or five years, a large proportion of accurate spellers and legible writers. Indeed, the charge is frequently made that a High School education spoils a pupil's writing and does not improve his spelling. In these respects the graduates of our Ontario schools are compared, to their disadvantage, with the products of the Old Country schools.

To dismiss, in cavalier fashion, all such criticism as unfair, does not silence it. Such criticism indicates that there is a popular demand that we pay more attention to some of those subjects that do not bulk very large on our High School programme of studies.

To train a pupil to do exactly as he is told, "to carry the message to Garcia," is not the duty of any one teacher on the staff. Here team-work is just as necessary as in other branches of school endeavour. Every member of the staff should be, by example as well as by precept, a teacher of neatness and accuracy; pupils are essentially imitative.

Canadian History.—Few pupils enter the high school with more than a meagre knowledge of Canadian history. This subject, with the story of the venturous exploits that won for us the vast tract of land we now call Canada, and of the hardships, struggles and sacrifices endured by our forefathers to win for us the liberties we now enjoy and prize, is a fascinating story, which, if properly presented, has an appeal for young Canadians which should be irresistible. But to many pupils in many schools it is sheer drudgery, as it concerns itself chiefly with writing down and committing to memory dry "notes" of little human interest, which make no appeal to the imagination and do little more than inspire dislike. Giving "notes" is not teaching history, memorizing "notes" is not learning history. The pupil whose teaching does not fill him with a desire to know more of the subject has not been taught history in the true sense of the term. To be successful in teaching history the teacher must have a knowledge of the subject far beyond the narrow range of the pupil's text-book. His mind must be so saturated with it by wide reading that he may add to the facts of the text-book illuminating details that will make the subject one of abiding, living interest. The successful teacher of Canadian history has a power beyond that of any other teacher to inspire in his pupils an abiding love for his country, and to prepare them for the highest duties of citizenship.

Science.—Complaints are sometimes heard that the changes in the requirements for admission to the course for First Class Public School Teachers in the Normal Schools, as well as for admission to the Honour Courses of the Universities, have had a tendency to lessen the number of Upper School students who take the science options. There is undoubtedly something in this contention; whether it is a cause for complaint or not depends on one's opinion as to the stress that has been placed on science in the Lower and the Middle Schools.

In many schools, the only courses offered in the Upper School are those in English, history, mathematics, and one or two foreign languages. It is unusual to find, except in the larger schools, classes in more than one of biology, physics and chemistry. To aggravate this apparent discrimination against Upper School science, it is not unusual to find it wounded in the house of its friends. For example, the teacher of Upper School physics not infrequently treats the subject as if it were a fourth mathematical subject, spending a disproportionate part of the time of the class in working problems, the difficulty of which depends not on any physical principle involved, but solely on questions of algebra, geometry, or even trigonometry.

It might not be amiss to quote from the introductory paragraph to the physics syllabus: "The topics to be presented *experimentally*, with mathematical applications, *simple* and *direct* in character."

Some Experiments in Teaching

It is always interesting to find teachers launching out into experiments with a view to overcoming difficulties, improving their methods, or extending the scope of their teaching. Two such experiments are described below. The first is a description by Mr. J. D. Morrow, B.A., Classical Master in the Davenport High School, Toronto, of his attempt to interest his pupils in the study of Virgil's Æneid. Mr. Morrow says:

For a long time I found some outstanding hindrances to the successful teaching of the Æneid in the Middle School. The method followed was to prescribe a certain number of lines for the next lesson and perhaps to give some hints which would be of use in handling the more difficult

passages. Frequently, however, the period was so near an end when the new work was assigned that these hints could not be given. Certain things happened that evening: the bright industrious student mastered the passage after much effort; the diligent plodder toiled hard and long with but unsatisfactory results and became disheartened; the lazy one looked at it, could make neither head nor tail of the first line and promptly bought a "crib." Soon the good news of this easy method of doing Virgil spread throughout the class, and soon the teacher could recognize the fluent recital of the memorized translation. Some of the bad results were: (1) The establishing of the idea that Virgil is so "hard" that it cannot be done without this aid; (2) the misuse of translations and the consequent stultifying of one of the purposes for which Latin is prescribed in the course of studies; (3) the practice of deception, for intuition seems to warn the user of a translation that he had better say nothing to the teacher about his "key"; (4) the development of a marked dislike for Virgil even in the case of good students.

In the attempt to escape these evils I have followed for some years a different plan. Our Middle School has five periods a week for Latin. From the beginning of the year in September I use two of these for Virgil. A lesson is conducted somewhat in this fashion. A few minutes, not many, are given the pupils to look over last day's lesson. Then this passage is translated aloud by members of the class who, as is to be expected, display varying degrees of proficiency, and who, as a result, meet with varying treatment at the hands of the master. By this time some ten or twelve minutes are gone. The new work now begins: The first sentence is read aloud slowly by the teacher at least twice. This reading, to be of use, must be followed carefully by the student. In many cases the pupil has now a partial idea of the meaning of the sentence. Then the words are attacked individually. The new ones are looked up; an intelligent guess is invited as to the meaning of those which have English derivatives; the case, tense and other identifying marks are noted. When this work is completed, in most cases the structure of the sentence is understood by the average pupil and he is asked to give a literal translation. At this stage, where possible, it is shown that the author had a purpose in arranging the words in the order in which we find them. Next, a pupil is invited to translate the sentences into reasonably good English. Oral reading by the pupils with strict attention to quantity and accent should follow. Each sentence is treated in this way and the end of the lesson sees anywhere from ten to fifteen lines done. For home work they are asked to review what they have thus helped to translate in the class. It need scarcely be added that to secure the desired results, the teacher must see to it that every pupil is taking part.

Some of the advantages are: (1) The pupils are doing their work under the guidance of the teacher and in this way time is saved, as they are kept from entering blind alleys. (2) The teacher is assured that his class is doing some work and that of the right kind. (3) The idea that Virgil is very difficult is largely removed. The very fact that they are working together makes them leap lightheartedly over obstacles which would daunt them under other circumstances. (4) It removes the feeling that a translation is needed. The word "key" is no longer taboo in the class. "Buy one if you have money to throw away," says the teacher, "but I suggest ice cream or a good show." (5) It gives ample time for a thorough review at the end of the year. At the rate of ten lines a lesson, and this figure is too low, the prescribed passage can be finished by the end of March.

In my experience this method of treating Virgil at sight has been fully justified by its results.

A successful experiment in library work was undertaken in the London Collegiate Institute by Messrs. A. I. Ogilvie, B.A., and Geo. L. MacDonald, B.A., the two senior English Masters, with a view to bringing every pupil of the school into contact with the books, magazines, and newspapers of the library, and giving him encouragement and guidance in the use of them. The following account of this interesting experiment is from the pen of Mr. Ogilvie, who is now a member of the staff of the St. Catharines Collegiate Institute:

For some time there has been a growing conviction that the school library should be an integral part of the organization, and should be of direct and tangible service in the training of pupils. This was the idea of the Board of Education of London in providing a large, well-equipped library in the new Central Collegiate Institute.

The work of this library was brought under the control of the English Department and was supervised during all periods of the day, one of the senior English teachers having charge in the morning, and the other in the afternoon. The primary purpose of the library was to enable pupils to carry on school work under favourable conditions of comfort and quiet during their study periods, and to encourage them to develop the habit of reading and research by making full use of the books, papers and magazines supplied. The average number of pupils in the library during each period was from forty to fifty. They were free to read what they wished during all or part of these periods.

As the library was used only by students and teachers of the school there was a heavy demand for reference works. The co-operation of the teachers was enlisted in directing their pupils. As an aid to this end, lists were sent out to the teachers giving the names of the books and magazines which had a bearing on their work. In order that the pupils might early be able to use

the library with intelligence and facility, a short course of instruction in the use of books was given. Pupils were encouraged to form the habit of reading magazines and newspapers in order to keep in touch with what the world is doing.

Although the library did a great deal of reference work, yet it was felt that its highest function was to be a source of inspiration and recreation. Occasional lectures on books in the library were given, and new books were brought to the attention of readers. Very often the teacher, or some pupils who possessed dramatic gifts, read passages from literature such as would arouse and hold the attention of students and possibly lead them to the works from which the passages were taken.

The most important aim of the library work was to instill the desire for and the habit of good reading. The opportunity to read books is not enough. There must also be contact, stimulus, encouragement, and daily association. The school library will not only help the work of all departments of instruction, but will also give the pupils a taste for good reading and a love for good books. The uniformity of their lives will be illumined by imagination; they will take up something of their heritage of civilization; their interests and sympathies will be wider; their sense of citizenship more real, and they will possess an inexhaustible source of happiness in their homes, a treasure which grows as it is shared, and which cannot be consumed with time.

When we see greater numbers of young people using the High Schools than ever before, and vaster sums of money being expended in erecting better buildings; when we realize that our high school teachers, a body of earnest, high-minded, well educated and hard-working men and women, are striving with might and main to train our boys and girls for noble manhood and womanhood, and for intelligent participation in the duties of Canadian citizenship, we need not hesitate to declare that a brighter day is dawning for secondary education in Ontario.

APPENDIX E

REPORT OF THE DIRECTOR OF RURAL SCHOOL ORGANIZATION

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour to submit herewith my second annual report on the Organization of the Rural Schools of the Province.

I have the honour to be,

Sir,

Your obedient servant,

W. J. Karr,
Director of Rural School Organization.

Toronto, January 31st, 1924.

I. Conferences with County Inspectors

During the past year, I met sixty-three of the County Inspectors, and discussed with each the general conditions affecting school organization in his inspectorate. The following is a summary of the result of my inquiries:

1.—As to Number of Schools Maintained.

There is general agreement that more rural schools are being maintained than the attendance of pupils warrants. I was provided by the Inspectors with lists of schools which are attended by such a small number of children as to make their continued maintenance highly uneconomical. The pupils in a large proportion of these might be accommodated in neighbouring schools, to which they might either walk or be conveyed without difficulty or hardship. Such an arrangement would effect a very large saving of money both to the local taxpayers and to the Government by reducing the number of schools to be maintained, and at the same time would tend to increase the efficiency of the work by bringing together larger numbers of children. The following tabulated statement shows the distribution of 454 schools with low average attendance, in each of which conditions are of such a character as to make the accommodation of the pupils in an adjacent school both practicable and desirable.

Brant and Norfolk	7	Grey, East	16
Bruce, East	10	Grey, South	6
Bruce, West	9	Grey, West	8
Carleton, West	15	Haldimand	16
Dufferin	14	Halton and Wentworth in part	2
Dundas	7	Hastings, Centre	11
Elgin, East	6	Hastings, South	5
Elgin, West	4	Huron, East	11
Essex, South	3	Huron, West	9
Frontenac, North	17	Lambton, West	10
Frontenac, South	23	Lanark, West	17
Glengarry	12	Leeds and Grenville (1)	19

Leeds and Grenville (2)	12
Leeds and Grenville (3)	11
Lennox	17
Lincoln	2
Middlesex, East	9
Middlesex, West	9
Norfolk	16
Northumberland and Durham (1)	2
Northumberland and Durham (2)	10
Northumberland and Durham (3)	3
Ontario, North	4
Ontario, South	4
Oxford, North	1
Oxford, South	1
Peel	9
Perth, North	2
Perth, South	2
Peterborough, East	7
Prescott and Russell	10
Prince Edward	11
Renfrew, North	6
Renfrew, South	7
Simcoe, East	2
Simcoe, North	1
Simcoe, South	10
Stormont	10
Waterloo, South	6
Wellington, North	10
Wellington, South	3
Total	454

For many years there has been provision in the Public Schools Act (Section 74) whereby a school board may arrange for the accommodation of its pupils in an adjoining school and provide for their conveyance. Though the above table shows that there are many school sections where the adoption of this plan would be justified on the grounds of both economy and efficiency, there are actually very few instances in the organized counties where it is done. The main reasons assigned by the Inspectors are two in number: first, the Legislative grants, based largely upon the salaries paid to teachers, are so generous that there is little financial inducement to change; and, second, there is an almost universal disinclination on the part of school sections to co-operate for educational purposes.

2.—As to School Finance.

The operation of Section 96 of the Public Schools Act, 1920, which fixes the amount that must be levied by a general rate over a whole township based upon the average equalized assessment of the school sections, has done something towards equalizing the financial obligation of the ratepayers for school purposes. The apportionment of the Legislative grants partially upon the equalized assessment of the section has tended also in the same direction. But despite these facts there are still great inequalities in the taxation for school purposes among the sections of every township. The following table gives the variation in a typical township selected from certain counties in different parts of the Province. The figures quoted are for one-roomed schools and do not include extraordinary levies for new buildings or improvements. The variations in the rates are representative of a general condition in school taxation throughout the Province.

County	Township	Average Equalized Assessment per Section	Range of Rate in Various Sections
Brant	Oakland	$175,000	5.2 to 10.4 mills
Bruce	Carrick	230,000	3.5 " 7.5 "
Dufferin	Garafraxa, E	100,000	6. " 13.9 "
Durham	Cavan	124,000	8.5 " 14. "
Elgin	Bayham	125,000	7.5 " 14.7 "
Essex	Mersea	310,000	5.3 " 11.2 "
Frontenac	Bedford	24,000	14. " 37. "
Grenville	Oxford	79,000	9.8 " 18. "
Grey	Collingwood	94,000	5.3 " 13.6 "
Haldimand	Moulton	100,000	9. " 13.7 "
Halton	Esquesing	230,000	3.7 " 11.4 "
Hastings	Elzevir	44,000	13. " 22. "
Huron	Tuckersmith	227,000	4.4 " 6.9 "
Kent	Chatham	244,000	4.5 " 8.3 "
Lambton	Sombra	132,000	5.5 " 12.5 "
Lanark	Dalhousie	60,000	11. " 21. "
Leeds	Crosby, N	67,000	10.6 " 19.1 "

It would, of course, be unsafe to make generalizations as to the comparative cost of education in different townships, because the standards of assessment vary greatly. But it is quite clear that within the township itself, where presumably assessments are properly equalized, there are wide variations in the tax rates for school purposes. It is difficult to justify a method of school finance which requires one man to pay five mills in school taxes while his neighbour across the road who happens to be in another section must pay ten mills for school facilities that are in no way superior.

The school section with a low assessment in a township in which the average assessment of the sections is high, is in a particularly favoured position with regard to school taxation. Such a section receives a large township grant in accordance with Section 96 of the Public Schools Act, because the average assessment of the sections is high, and receives also a large Legislative grant because its own assessment is low. There are seventy-three school sections in the inspectorates I visited that have no local levy; there are scores of others that have a local levy of one mill or less; and there are many that are actually maintaining their schools out of the township and Legislative grants and are laying by a surplus at the same time.

3.—As to School Consolidation.

The County Inspectors are practically unanimous in the opinion that the consolidation of rural schools on a much wider scale than has up to the present been attempted in this Province is desirable. Those who have had opportunity of visiting certain States of the American Union, where consolidation is making rapid headway, are particularly strong in their advocacy of the scheme. Those who have consolidated schools under their supervision speak unreservedly of the satisfactory character of the work done. Many Inspectors have pointed out, however, that our present method of establishing consolidations cannot be expected to produce the most satisfactory results. It is based upon the principle of co-operative action among sections, which in practice is difficult to secure. Even where such action is secured, it is likely to be on too limited a scale to obtain the best results and cannot be the result of any comprehensive or well-considered plan.

4.—As to Secondary Education.

An increasing interest is being manifested in the extension of facilities for secondary education. The establishment of a considerable number of new Continuation Schools is tangible evidence that the residents of rural communities realize the necessity of further school training than that offered by the elementary school in the preparation of the young for the various activities of life. Some counties are already almost sufficiently provided with secondary schools for the training of those who are preparing to enter the universities or the professional schools.

There remain to be provided, however, further educational facilities for that group of rural children who purpose remaining on the farm, whose services are required there during the busy months of the year, and whose school training is likely to end with the completion of the elementary school course unless special provision is made for them. That provision will doubtless be found in the near future by the establishment of part-time courses, both academic and vocational in character. The machinery for setting up such courses is already provided in the Continuation Schools Act and the Vocational Education Act. It would seem that the two main problems in instituting the courses will

be: first, to make the necessity of this type of training apparent to rural communities; and second, to secure for its establishment the united action of a larger area than the individual school section. From inquiries already received it is evident that some consciousness of the desirability of part-time courses for rural adolescent children is already abroad.

5.—As to School Administration.

There is a general desire on the part of the Inspectors for the establishment of a larger administrative unit than the present school section. The following weaknesses of the section scheme of administration are frequently mentioned:

(*a*) It has resulted in the establishment of more schools than are necessary for the accommodation of the school population. This fact has become especially noticeable in the last two decades, during which the shifting of population from rural areas to urban centres has greatly reduced the numbers of pupils attending the rural schools. As a result, the cost per pupil of maintaining the schools is relatively high to the communities themselves, and to the Government through its system of grants.

(*b*) It has resulted in inequalities in financial obligation. Sections with high assessment are able to finance their schools by a low rate of taxation, while sections with a low assessment are taxed more heavily.

(*c*) It has resulted in inequalities in educational opportunity. The provision of facilities for secondary education and for part-time vocational courses is difficult to arrange, particularly in areas that are remote from the larger centres of population. Single sections can seldom afford to establish a secondary school or a part-time course even when the number of pupils would justify it; and co-operation among several sections for this purpose is not easily secured.

(*d*) Despite the fact that one of the strong points urged in favour of the section scheme is the development of local interest and pride in the school, it is nevertheless true that there is actually a very general attitude of indifference towards the school on the part of the people. The annual school meetings are poorly attended; the school board meets infrequently; and often the secretary himself transacts all the business of the board.

The establishment of the township as the unit of administration is the scheme most generally favoured. By this plan the administrative unit would coincide with the taxation unit, and the present inequalities in financial obligation for school purposes would be largely overcome. There would, moreover, be a tendency to greater economy and higher efficiency through the redistribution of the school population so as to do away with unnecessary schools, and bring together larger numbers of pupils. Still further, the present difficulties in securing secondary and part-time educational advantages would tend to disappear, because the disinclination to co-operative effort among sections, which is largely responsible for these difficulties at present, would no longer be a deterrent influence.

II. Attendance in the Rural Schools

Statistics for 1922 show that there were in the Province in that year 5,487 rural school sections, with 5,568 school buildings, including 4,971 one-roomed schools. The following tabulated statement grades these one-roomed schools according to average attendance:

With Average Attendance of	No. of Schools in Counties	No. of Schools in Districts	Total 1922
1	5	2	7
2 or less	12	7	19
3 " "	28	17	45
4 " "	62	35	97
5 " "	117	56	173
9 " "	484	176	660
10 " "	578	183	761
14 " "	1306	335	1641
19 " "	2272	464	2736
20 or over	2030	205	2235
Percentage under 20	52.8	69.3	55.1
Percentage 20 or over	47.2	30.7	44.9

It appears from this table that 13 per cent. of the schools of the Province have an average attendance of less than 10 pupils; 33 per cent., an average of less than 15; and 55 per cent., an average of less than 20. The figures are practically the same as those for 1921, there being a slight improvement in the counties, balanced by a slight falling off in the districts. It is obviously uneconomical to maintain a school for fewer than ten pupils. It is questionable whether it is economical to maintain a school for fifteen pupils or even twenty pupils. But, in any event, it is quite apparent that a large proportion of the rural schools have too small an attendance to be economically maintained.

III. Cost of Rural Education

(*a*) *Cost to Local Communities of Maintaining Schools with Small Attendance.*

The tabulated statement given below gives, for 1922, the cost to the ratepayers, for each pupil, of maintaining two groups of schools, viz., those with an average attendance of from 1 to 5, and those with an average attendance of from 6 to 10. The sums do not indicate the total cost of maintaining the schools, but only the net cost after Legislative grants have been deducted.

	No. of Schools with Average 1 to 5	Average Cost per Pupil	No. of Schools with Average 6 to 10	Average Cost per Pupil	No. of Schools with Average 10 or less	Average Cost per Pupil
In Counties	117	$152 76	461	$95 42	578	$101 67
In Districts	56	146 05	127	81 92	183	92 14
In Whole Province	173	150 70	588	92 42	761	99 46

The cost per pupil to the local communities in all the rural Public Schools is $64.31.

(*b*) *Cost to Government of Maintaining Schools with Small Attendance.*

The amounts paid per pupil by the Government in grants to the same groups of schools were as follows:

	No. of Schools with Average 1 to 5	Average per Pupil in Grants	No. of Schools with Average 6 to 10	Average per Pupil in Grants	No. of Schools with Average 10 or less	Average per Pupil in Grants
In Counties	117	$91 75	461	$41 53	578	$46 08
In Districts	56	106 51	127	61 20	183	66 85
In Whole Province	173	96 62	588	46 57	761	51 56

The amount per pupil paid in Legislative grants in all the rural Public Schools in the Province was $15.95.

(*c*) *Total Cost of Maintaining Schools with Small Attendance.*

The total cost to the local communities and to the Government of maintaining schools with low attendance was as follows:

	No. of Schools with Average 1 to 5	Total Cost per Pupil	No. of Schools with Average 6 to 10	Total Cost per Pupil	No. of Schools with Average 10 or less	Average per Pupil in Grants
In Counties	117	$244 51	461	$136 95	578	$147 75
In Districts	56	252 56	127	143 12	183	158 99
In Whole Province	173	247 32	588	138 99	761	151 02

The total cost per pupil in all the rural Public Schools was $80.26.

Comparisons here show that the total cost per pupil of maintaining 173 schools with an average attendance of 5 or less was more than three times the cost per pupil in all the rural Public Schools of the Province; that the cost per pupil in 588 schools with an average of from 6 to 10 was over 70 per cent. higher than the cost in the whole Province; and that the cost per pupil in the schools with an average of 10 or less was nearly double that in the whole Province.

IV. Consolidation of Schools

During the year 1923, consolidations were established at Charlton, Jaffray-Melick (near Kenora), Katrine, and Sundridge. Consolidated schools were completed and opened at Britannia Heights, Burriss, Charlton, Grantham, Katrine, Nipigon, and North Mountain. Statistics of the Consolidated Schools will be found on pages 284–289.

Reports of the efficiency of the consolidated schools now in operation are of a highly satisfactory character. A few extracts from the reports of Inspectors who have schools of this type under their supervision will give some idea of the conditions associated with these schools:

Mr. W. C. Dowsley, B.A., Inspector for Leeds and Grenville, No. 2, speaking of the Mallorytown Consolidated School, says:

> The school has been operating very successfully since its opening in September, 1921, and transportation difficulties have been negligible. One van missed two trips last winter. This occurred on the tortuous "river route" where the road is more likely to fill during a snowstorm. The previous winter, I understand, no trip on this route was missed. Horse-drawn vans are used on all the routes, and in winter are made very comfortable by tightly curtained tops. Transportation has been no problem at all, although this feature of consolidation was represented by pessimists as its chief stumbling block. The cost of four routes (one of which operates for six months only in the central section) amounts to $1,525 each year, and of this 37½ per cent. is paid by grant from the Government. The tendency of these costs is to diminish, and there has been no dearth of satisfactory applicants for the position of van drivers.
>
> The hot lunch served to about 75 pupils daily (for five months) in the commodious and well appointed dining-room in the school basement, has added not a little to the popularity of the school among all interested.

Mr. H. B. Fetterly, B.A., Inspector for Dundas, reports as follows regarding the North Mountain Consolidated School:

> The building is of concrete blocks, granite-faced, and presents a very handsome appearance. It contains six ordinary classrooms, a science room, rooms for household science and manual

training, library, teachers' room, lavatories with hot and cold water, and a community hall seating four hundred people. The building is heated by low pressure steam, has a water supply on all floors from a compression pump, and is wired for electricity in all parts.

The grounds consist of seven acres. Part is being fitted up for playgrounds, and the rest will be used for experimental plots in agriculture.

Four vans are used for transportation. One motor van has a route of over six miles, and calls at every door. It makes the trip in forty minutes. The other three are drawn by horses, and take about the same time. The transportation system has worked very satisfactorily, and there have been no complaints. The drivers are all very capable, careful men.

Although the school has been open only since Easter, there is a marked improvement in the character of the work. The separation of the pupils into the grades, with the consequent increase in the number in each grade, has caused a more competitive spirit among the pupils, and the teachers have much more time to devote to the various subjects on the school course. A number of pupils who had stopped school have decided to return with the intention of going through the High School classes. This would not have been possible for them if they had been compelled to leave home, as their people were not able to finance them and do entirely without their help at home.

Mr. J. E. Minns, B.A., Inspector for Centre Hastings, speaks as follows of the Tweed Consolidated School:

Tweed Consolidated School has now been in operation for two years. The success of the school has fully met our highest expectations. The claims of the Department as contained in circulars issued from time to time have been fully realized. That this is appreciated by the community generally is evidenced by the fact that the Farnsworth section, one of the largest and wealthiest in the Inspectorate, which voted strongly against consolidation in the spring of 1921, after seeing the scheme in operation for a year, asked for a reconsideration of the question, and then voted favourably.

The transportation of the children has been a success. We have two motor vans and three horse vans. During the first year the percentage of attendance of pupils living in the village and who walked to school was 86.5, while for the outside pupils who were conveyed, the percentage was 91.8. I have no definite figures for the past year, but the Principal informs me that the attendance of all the pupils is over ninety per cent. One hundred and five pupils, altogether, are being conveyed in the vans.

There can be no question of the efficiency of the work done. We have an excellent staff of teachers who are happy in their work and proud of their school. We have household science, manual training, agriculture, art and music, taught throughout the school by teachers who have Departmental certificates in these subjects, and what is best of all we have no changes in our staff.

Mr. George E. Pentland, B.A., Inspector for Haliburton, who has four consolidated schools in his inspectorate, reports favourably in regard to each of them. Respecting the school at Gooderham he says:

Three sections in Glamorgan township united; and, pending the completion of a four-roomed building at Gooderham, temporary quarters were secured for the accommodation of the pupils of the consolidated area. Two vans are used for the conveyance of the children, and these are very regular in their arrival. The chairman of the board, the secretary, and the principal of the school have all written to me expressing the satisfaction of the people in the working of the school particularly with regard to the transportation, and testifying to the regularity of the pupils' attendance. The present cost is about the same as under the old system; but the educational facilities are much better, as fully qualified teachers are now in charge, the children are conveyed to school every day, and a High School course is arranged so that children can have two years' training after completing the elementary school courses.

APPENDIX F

REPORT OF THE INSPECTOR OF MANUAL TRAINING AND HOUSEHOLD SCIENCE

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir:

I have the honour to submit herewith my twenty-third annual report of Manual Training and Household Science as carried on in the schools of the Province.

I have the honour to be, Sir,

Your obedient servant,

Albert H. Leake.

Toronto, December, 1923.

General Progress

Manual Training and Household Science in the schools of the Province have proceeded mainly along the path outlined in previous years. New centres have been opened in Guelph, Hamilton, Kitchener, St. Catharines, Sarnia, Toronto and Windsor, while centres in Fort William, Port Arthur, Smith's Falls and Sault Ste. Marie remain closed owing to financial stringency. Provision is being made in nearly all new plans, particularly in the large centres, for adequate provision for teaching these subjects.

The practice of free-hand sketching is becoming much more common in the manual training room and is resulting in many cases in a much better understanding of the construction work in hand. The lettering on the mechanical drawings is showing considerable improvement and the small model is gradually giving way to the larger object, in the making of which some constructive ability must be shown.

The tool equipments being installed for Manual Training are in most cases adequate, but in one or two cases the equipment installed is more elaborate than is really necessary. It is far more educationally and economically sound to put in a small equipment and add to it as the necessities of the work grow, than at once to purchase a large equipment, some of which will not be required for some time and some of it perhaps never.

Greater attention is needed in a number of cases to the care of the equipment. Good work cannot be done without good tools. Given good tools the teacher may be reasonably expected to keep them in good condition. Cutting edges should be carefully protected either in racks on the wall or a properly fitted tool cabinet. The tools should be arranged in such a way that any vacant space indicates at once a missing tool. By this means the periodical inventory is more conveniently taken.

The teaching of sewing is becoming much more common not only in towns and cities, but also in the smaller places and rural districts. Ottawa, Toronto, Hamilton, London, Peterborough and Woodstock employ special supervisors for this work to see that it is satisfactorily taught in the lower grades.

The Household Science teachers are giving increasing attention to the economical preparation of the family meal and many teachers are centering their instruction around a meal for four persons. When the limited amount of time given to this work is considered, some of the results being accomplished both in sewing and cookery are remarkable.

Manual Training and Household Science are still having to fight their way for recognition and a place in the curriculum of many schools, just as science did many years ago. Notwithstanding their general adoption they have forced their way by merit and not by compulsion. Those few schools that have not introduced them argue that there are already too many subjects on the curriculum and that they cannot find time and those schools in which they are taught, while not at all complaining, yet wish that better provision could be made by the omission of something else or at least that they might constitute an option in the course of study.

Extent of Adoption

Of the twenty-four cities in the Province, there is only one (Welland) that has not introduced Manual Training and Household Science in the Public or High Schools, or both. Twenty-two towns in the Province according to the census of 1921 have a population of over five thousand and, of those, nine have Manual Training and Household Science in their schools. It should not be difficult in all towns with a population of five thousand or over so to organize Manual Training and Household Science that the whole time of one teacher in each subject may be filled. The work of the lower grades is very important as foundation work and the Manual Training teacher should have charge of the work throughout the grades as well as in the actual Manual Training room itself; the same principle applies to the Household Science teacher also.

In towns with a smaller population it is not possible to employ the whole time of a Manual Training or Household Science teacher, but much might be done by the smaller towns co-operating in this matter and employing teachers between them. It should not be difficult to form a group of three or four towns within easy reach of each other, each having its own Manual Training and Household Science centres and equipments and each paying its share of the special teachers' salaries, according to the time spent in each place by the teacher. Now that radial lines are being rapidly extended throughout the Province the possibility of such co-operative action is becoming greater and the will to co-operate is practically all that is now necessary. The attention of the local inspector is directed to this matter. Such actions would not only result in the introduction of Manual Training and Household Science, but would also promote a better feeling among the different communities and lead to combined action in other fields of civic betterment. In still smaller communities a travelling shop might work to advantage.

Summer Courses and Saturday Classes

During the summer the usual holiday courses were held in Manual Training and Household Science for the purpose of qualifying for the elementary certificate which is valid in rural schools only. In order to obtain this certificate attendance is required at two summer sessions of five weeks each. For the first time

in many years the students attending were required to pay their own transportation and living expenses and no contribution towards these was paid by the Government. This resulted in a slight falling off of attendance, but the numbers were quite satisfactory. All the teachers attending these courses are actually in service in the rural schools of the Province and the work taken deals entirely with the requirements and possibilities of the rural schools with reference to Manual Training and Household Science and the serving of a hot dish to supplement the lunch brought from home. The students almost invariably do good work and leave with the expressed intention of introducing the subject, if at all possible, into their schools the following year.

Three years ago, owing to the urgent requests of the Public Schools and of Wentworth County, classes for rural school teachers in service were established at Hamilton Normal School to be held on Saturdays, under exactly the same terms and conditions as those obtaining at the Summer Schools. These classes have been continued with success ever since and this year for the first time a class in Part II work has been commenced. Last year a Saturday Class in Household Science was also opened in Ottawa Normal School. In each case the classes have been established at the direct request of the Public School Inspector, and I am of the opinion that such classes should be held at every Normal School where there is any demand for them and this demand is very largely at the call of the Public School Inspectors of the county in which the school is situated.

The following extracts from a letter written by Inspector J. B. Robinson show how these classes are regarded in the County of Wentworth.

Permit me to express my gratitude for having the Courses in Part I for Household Science and Manual Training provided for by Saturday Classes at the Hamilton Normal School during the current school year. I am elated that the Minister has encouraged the work in rural schools to this extent and assure you that the influence of the teachers who take these courses is far-reaching in improving local rural school conditions. Besides, too, there is in every case where these subjects are correlated with the other subjects of the course of study a decidedly improved tone of freedom and co-operation among teacher and pupil.

May I urge that provision be also made for Saturday Classes in Part II course for Manual Training at the Hamilton Normal School this year? Eleven teachers in all have signified their intention of taking this course if arranged for.

Permit me to offer the following reasons why this course should be provided:

(1) Teachers in rural schools are under local disadvantages and restrictions and need every encouragement possible to increase their resourcefulness as teachers to improve and increase interest in better school conditions.

(2) Larger vision and greater power is effective through the higher training; this means brightness and stimulus for the pupils.

(3) The conduct of Part II along with that of Part I allows for interchange of thought and encouragement among the teachers and directly results in a cheerful carrying on of work during the regular school time.

I trust that the Minister will take these facts into his consideration and make provision for the Part II course in Manual Training this year. I assure you personally that nothing in the Inspectorate of Wentworth has done more in bringing about a higher proficiency in the rural schools and a more elevated tone than that of the work in Household Science and Manual Training. It has met a long felt want in appealing to the interests of retarded boys and girls.

Training of Teachers

Household Science teachers are now trained at the College of Education, Bloor Street, Toronto, and Macdonald Institute, Guelph, and the needs of the schools are being fairly well met by these courses. Students entering these courses are required to possess a Second Class teacher's certificate. Successful

completion of these courses gives what is known as the "Ordinary" certificate. A certificate as a "Specialist" in Household Science is obtained by a four-year University Course. The time has come to consider whether the content of this course warrants giving the title "Specialist" in Household Science to those who successfully complete it.

At present we have no provision for training instructors in Manual Training for the Urban Schools. Since the discontinuance of the course at Guelph, no other measures have been taken to ensure a supply of teachers and the matter is now one that requires immediate attention. Three courses seem to be open: (1) the establishment of a course in connection with an instruction for training industrial teachers if and when one is established; (2) giving a one-year course at the College of Education such as is now done in the case of Household Science, or (3) the adoption of some such scheme as that in use by the City and Guilds Institute of London, England, for the purpose of qualifying teachers.

The Rural School Lunch

The progress noted in previous years in regards to the teaching of Household Science in the rural schools still continues to grow. Scarcely a mail is received that does not contain requests for advice and information together with invitations to address public meetings in rural districts on this subject.

The best method of approach to Household Science in the rural school is through the medium of the hot noonday lunch or the preparation of one or two hot dishes to supplement the lunch brought from home. Owing to the fact that many pupils live far from the school, it is impossible for them to go home for the midday meal, and they are thus dependent upon lunches which they bring with them. Very frequently the pupils are allowed to eat their lunches where and how they please, and the method chosen is conducive neither to comfort nor health. In fine weather they do not wish to lose any time from their games, and so they eat their food while playing, or they bolt it in order that they may get to their play more quickly. In severe weather they crowd around the steps or the stove and do not hesitate to scatter crumbs and crusts. In one case even a teacher has been seen holding a sandwich in one hand and writing on the blackboard with the other. There are now between 450 and 500 schools serving at least one hot dish at the noon lunch and the almost unanimous experience of the teachers in these schools is that the health of the children is improved, that they are able to do better work in the afternoon and that their attendance is more regular. One outstanding advantage is that the pupils are under proper supervision during the noon hour and moral and physical injury is prevented.

Manual Training and Household Science Centres

It would take up too much space to list the rural schools where these subjects are taught, but any school board that is considering their introduction will be gladly furnished with the names of the nearest schools where the subject may be seen in operation.

In urban centres special rooms are equipped for these subjects and the following list gives the names of the various centres with the names of the teachers and the salaries received:

Household Science Centres in Ontario

Place	School	Teacher	Salary
Beamsville	High School	Ida E. Sutherland	$1,800
Belleville	High School	Illah R. Baker	1,450
Brantford	Collegiate Institute	Edna E. Hartley	2,200
	Central Public School	Kathleen Vaughan	1,300
	Major Ballachy School	Daveda Ridley	1,300
Brockville	Public School	Margaret Campbell	1,200
Chatham	Collegiate Institute	Helene Pilkey	1,700
	Central School	Anna J. Weir	1,500
	McKeogh School	Anna J. Weir	
Cobourg	Collegiate Institute	Grace Boggs	800
Collingwood	Public School	Mary Leona Douglas	1,200
Fairbank (No. 15, E. York)	Public School	Winnifred Cooper	1,100
Fort William	Collegiate Institute	Pearl Trynor	1,500
Galt	Collegiate Institute.	G. S. T. Baillie	1,900
Guelph	Consolidated School	Helen Hepburn	1,200
	Collegiate Inst. and Tech. School	Mary A. Stevens	1,800
	Public School	M. Lila Cockburn	1,200
Hamilton	Adelaide Hocdless	M. B. Aitken	1,750
	Bennetto School	C. Heslip	1,300
	Caroline School	L. E. Allen	1,250
	Earl Kitchener School	Agnes M. Sharp	1,350
	King Edward School	Jennie McDermid	1,250
	King George School	Beatrice Beddie	1,500
	Memorial School	E. Curry	1,300
	Prince of Wales School	L. Doan	1,250
	Strathcona School	C. Hilton	1,300
	Wentworth School	Mrs. A. Fairlie	1,550
	Normal School	C. Elliott	2,300
	Collegiate Institute	Lola K. Mitchell	2,100
Ingersoll	Public School	Sybil M. Kendall	1,350
Kingston	Public Schools	Edna McKibbon	1,350
Kitchener	Victoria School	Helena I. Mackenzie	1,300
	Suddaby School		
London	Aberdeen	Grace Graham	1,500
	Alexandra School	Grace Graham	
	Boyle Memorial	Hazel Cunningham	1,400
	Chesley Avenue School	Isabel Davidson	1,500
	Lord Roberts School	Elsie Ferguson	1,500
	Riverview School	Isabelle Craig	1,800
	Ryerson School	Elsie Ferguson	
	Tecumseh Avenue School	Isabel Davidson	
	Collegiate Institute	Mary C. Macpherson	2,600
	Sacred Heart School	Gertrude Troy (Sr. Leona)	1,000
	Normal School	A. B. Neville	2,300
Madoc	Public School	Grace Burnside	1,050
Niagara Falls	Collegiate Institute	Janette A. Mitchell	2,100
Niagara Falls, South.	High School	Ruth V. Gardiner	700
North Bay	Normal School	Mayme C. Kay	2,000
Ottawa	Cambridge Street School	Grace Munt	1,700
	Connaught School	Velma Abernethy	1,600
	First Avenue School	Lucy White	1,800
	Hopewell Avenue School	Mary Hutchison	1,600
	Kent Street School	Elizabeth Meikle	1,800
	Osgoode Street School	Eleanor McIntosh	1,000
	York Street School	Marjorie Johnston	1,800
	Normal School	Miss C. E. Green	2,300
	Normal School	Miss L. Monaghan	1,900
	Kent Street School	Alma Learoyd (Assistant)	1,400
Owen Sound	Collegiate Institute	F. E. Prichard	1,500
	Dufferin Public School	Bertha F. Olds	1,200
Peterborough	Normal School	Elizabeth MacVannell	2,200
	Central School	H. J. C. Moffat	2,100
	Central School	Alice E. Ryley	1,300
	Prince of Wales	Alice E. Ryley	
Port Arthur	Collegiate Institute	Temporarily closed	
Port Perry	High School	Marion E. Glasgow	1,700
St. Catharines	Public Schools	Jean Malcolmson	1,500
	Collegiate Institute		

Household Science Centres in Ontario (Concluded)

Place	School	Teacher	Salary
St. Thomas	Collegiate Institute	Ethel M. Palmer	$1,800
	Balaclava School	Edith McGregor	1,100
Sarnia	Public Schools	Mary W. Howarth	1,700
	Collegiate Institute	Erie Rowena Going	2,200
Sault Ste. Marie	Collegiate Institute	Mary P. Shaw	2,000
Smith's Falls	Collegiate Institute	Temporarily closed	
Stratford	Collegiate Institute	Margaret J. Langford	1,200
	Romeo School	Mary E. McLean	1,200
	Normal School	E. M. Everson	1,900
Sudbury	High School		2,400
Toronto	Annette Street School	Kate Baird	1,160
	Bedford Park School	Annie Earnshaw and Sewing	1,260
	Brown School	Gladys Thompson	1,260
	Brown School	E. W. DeLaporte	1,810
	Clinton Street School	S. Helen Amos and Sewing	1,610
	Dewson Street School	Annie L. Cheer and Sewing	2,060
	Duke of Connaught	Kathleen Coggs and Sewing	1,210
	Earlscourt School	Constance Reynar	1,660
	Earlscourt School	Marion Ross	1,160
	Eglinton Avenue School	Annie Earnshaw	
	Earl Grey School	E. Irene Henderson and Sewing	1,310
	Essex Street School	Ethel O. Farrant and Sewing	1,860
	Hillcrest School	Constance Reynar	
	Hillcrest School	Marion Ross	
	Jesse Ketchum	E. W. DeLaporte	
	Keele Street School	E. Marguerite Lindsay and Sewing	1,260
	Kimberley Street School	M. Edythe Armstrong and Sewing.	1,710
	Kent School	Hazel Hendry and Sewing	1,510
	King Edward School	Mary Foote and Sewing	2,000
	Lee School	Rhoda M. Ward and Sewing	1,460
	Manning Avenue School	Marion Sinclair and Sewing	1,410
	Orde Street School	Jessie J. Hills	2,010
	Orde Street School	Velma Lehman	1,410
	Park School	Gladys Thompson	
	Parkdale School	Gertrude Dobson	1,560
	Perth Avenue School	Christina L. Smythe	2,100
	Queen Alexandra School	E. M. Cook	1,810
	Queen Alexandra School	Blanche Clarke	1,810
	Ryerson School	Isabel J. C. Pease and Sewing	1,760
	Victoria Street School	Mabel A. Edwards	1,210
	Wellesley School	Augusta E. Shorey and Sewing	1,260
	Williamson Road School	Margaret Milne	1,260
	Winchester Street School	Helen M. Wright and Sewing	1,560
	Withrow Avenue School	M. Lyle Burgess	1,210
	Oakwood Collegiate Institute	Muriel G. Sinclair	2,200
	Riverdale Collegiate Institute	Hazel Carscadden	2,200
	St. Paul's Separate School	Madeline Daley	1,200
	St. Francis Separate School	Sr. M. Agatha	900
	Normal School	Nina A. Ewing	2,300
	Normal School	Mabel E. Hay	1,800
Tweed	Public Schools	Florence Garrett	1,000
Walkerville	Public Schools	Helen Rogers	1,800
	Collegiate Institute	Jean E. Beasley	1,900
Windsor	Assumption Street School	M. Johnson	1,700
	Dougall Avenue School	M. Hair	1,200
	Prince Edward School	M. Rattray	1,700
	Victoria School	M. Johnson	
	Wyandotte School	L. J. Westlake	1,800
	Collegiate Institute	Gladys G. Bond	2,300
Woodstock	Collegiate Institute	Lila K. G. White	1,500

Manual Training Centres in Ontario

Place	School	Teacher	Salary
Beamsville	High School	Jas. M. Bates	$2,300
Brantford	Collegiate Institute	James C. Coles	2,300
	Central Public School	Arthur Styles	2,500
	Major Ballachy School	G. C. White	2,000
Brockville	Public School	Geo. E. Cox	2,000
Chatham	Collegiate Institute	C. M. DeGroat	2,000
	Central School	C. M. DeGroat	
Collingwood	Public School	Victor Ellis	1,900
Cornwall	Public School		
Fairbank	Public School	F. W. Hiley	1,700
Fort William	Collegiate Institute	I. B. Pengelley	1,800
Galt	Collegiate Institute	F. J. Phalen	2,000
Guelph	Consolidated School		
	Collegiate Inst. and Tech. School	Robt. Hartrey	
	Public School	J. T. Powers	1,875
Hamilton	Adelaide Hoodless School	S. E. Collier	1,800
	Bennetto School	J. H. Hetherington	1,900
	Caroline School	A. E. Wilcox	2,300
	Earl Kitchener	James G. Chrysler	1,900
	King George School	F. T. Bowers	2,200
	Memorial School	W. Morrow	2,000
	Prince of Wales School	S. Hayward	2,100
	Wentworth School	N. L. Weir	1,900
	Normal School	A. J. Painter	1,500
	Collegiate Institute	Fred Taylor	2,200
Ingersoll	Public School	Norman L. Weir	1,600
Kingston	Public Schools	Ezra E. Parkhouse	1,900
Kitchener	Victoria School	R. M. Gillespie	1,700
	Suddaby School		
Lakeview Beach	Public School	David Harper	2,000
Listowel	Public School		
London	Aberdeen School	Edmund Geiger	2,100
	Alexandra School	Edmund Geiger	
	Boyle Memorial School	G. G. Scott	1,700
	Chesley Avenue School	Robt. L. Shortill	1,700
	Lord Roberts School	George Cowie	2,100
	Riverview School	S. R. White, Supr.	2,600
	Ryerson School	George Cowie	
	Tecumseh Avenue School	Robt. L. Shortill	
	Collegiate Institute	W. A. Adams	2,700
	Normal School	S. Pickles	2,400
Madoc	Public School	J. B. Hough	1,850
Niagara Falls	Collegiate Institute	W. F. Currie	2,100
North Bay	Normal School	J. E. Chambers	2,400
Orangeville	Public School		
Ottawa	Cambridge Street School	H. S. Winchester	2,400
	Crichton Street School	A. Crowson	2,600
	Connaught School	G. F. Rowe	2,600
	Devonshire School	G. F. Rowe	
	Elgin Street School	A. Crowson	
	First Avenue School	O. R. Pengelley	2,200
	Glashan School	A. M. Lee	2,300
	Hopewell Avenue School	R. S. Holmes	2,600
	Kent Street School	A. M. Lee	2,300
	Mutchmor School	O. R. Pengelley	
	Percy Street School	J. J. Carter	2,500
	Osgoode Street School	H. S. Winchester	
	Wellington Street School	J. J. Carter	
	York Street School	H. S. Winchester	
	Normal School	J. S. Harterre	2,400
Owen Sound	Collegiate Institute	John Capel	2,000
	Dufferin Public School	F. A. Campbell	1,700
Peterborough	Normal School	A. F. Hagerman	2,540
	Central School	A. F. Hagerman	
	Prince of Wales School	A. Hope	1,700
Port Arthur	Collegiate Institute	Temporarily closed	
Port Perry	High School	T. H. Follick	2,350
St. Catharines	Public Schools	John R. Seaman	2,000
	Collegiate Institute		

Manual Training Centres in Ontario (Concluded)

Place	School	Teacher	Salary
St. Thomas	Collegiate Institute	P. J. Slatterie	$1,800
Sarnia	Public Schools	R. J. Campbell	1,800
	Collegiate Institute	Robt. Dobbins	2,200
Sault Ste. Marie	Collegiate Institute	T. J. Later	2,800
Smith's Falls	Collegiate Institute	Temporarily closed	
Stratford	Collegiate Institute	F. J. Tench	2,000
	Romeo School	D. W. Gillies	2,000
	Normal School	S. Pickles	2,400
Sudbury	High School		
Toronto	Annette Street School	C. Close	2,625
	Bedford Park School	C. V. Webb	2,425
	Brown School	Geo. B. Cairns	2,025
	Clinton Street School	Andrew T. Wilkie	2,225
	Dewson Street School	E. Slaughter	2,625
	Duke of Connaught School	J. C. Darrock	2,025
	Earl Grey School	J. D. Medcof	2,425
	Eglinton Avenue School	C. V. Webb	
	Essex Street School	A. J. Rostance	2,925
	Hillcrest School	John Webb	2,025
	Jesse Ketchum School	Wm. D. Paton	1,925
	Keele Street School	James H. Housego	2,025
	Kent School	H. G. White	2,175
	Kimberley Street School	W. R. Beattie	2,625
	King Edward School	A. C. Burt	2,550
	Manning Avenue School	T. Carpenter	2,625
	Park School	Geo. B. Cairns	
	Parkdale School	J. C. Hamilton	2,625
	Perth Avenue School	T. W. Davidson	2,625
	Queen Alexandra School	W. W. Flummerfeldt	2,625
	Rawlinson School	W. E. Smyth	2,525
	Ryerson School	R. H. Pomeroy	2,525
	Victoria Street School	Josie E. Smith	1,410
	Wellesley School	Thomas Windsor	2,025
	Williamson Road School	Charles G. Mikel	2,425
	Winchester Street School	J. E. Robertson	2,275
	Queen Alexandra	Jean Hampson,	1,560
	Oakwood Collegiate Institute	R. N. Shortill	2,975
	Riverdale Collegiate Institute	Edward Faw	2,850
	Normal School	J. H. Wilkinson	2,400
Tweed	Public Schools	S. Howard Connor	1,800
Walkerville	Public Schools	Harry R. Ponting	1,800
	Collegiate Institute	W. S. Day	2,300
Windsor	Assumption Street School	A. V. Shackleton	2,000
	Dougall Avenue School	N. McKim	2,000
	Prince Edward School	C. D. Thompson	2,000
	Victoria School	A. V. Shackleton	
	Wyandotte School	G. A. Macaulay	2,000
	Collegiate Institute	Wm. L. Carson	2,700
Woodstock	Collegiate Institute	John S. Mercer	1,700

APPENDIX G

REPORT OF THE INSPECTOR OF ELEMENTARY AGRICULTURAL CLASSES

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—

I beg to submit for your consideration a report on the Agricultural Classes in connection with the schools of the Province for the year 1923.

I have the honour to be, Sir,

Your obedient servant,

J. B. Dandeno,
Inspector of Elementary Agricultural Classes.

Toronto, December, 1923.

Agricultural education in both the primary and secondary schools is advancing steadily from year to year. This advancement is shown in the lists given further on in this report. It is very gratifying to note that the objections to teaching Agriculture in the schools are much less common than formerly. Farmers, and others living in country districts, are led to see the advantages of agricultural instruction not only to the individual pupils but also to the community at large.

A considerable amount of propagation is still necessary, especially in some counties. A perusal of the tables given will serve to show the counties referred to.

Very effective work is being carried on in many of the cities. Hamilton and St. Catharines are the only cities that are not taking up the work.

Nearly one-half of the schools that are conducting classes in agriculture have teachers qualified in this subject, that is, they have teachers who have attended the summer sessions, or who have had a course of training in a High School. Until a greater number of the High Schools undertake the teaching of Agriculture the difficulty in securing properly qualified teachers for this subject will always be with us.

The more important facts relating to the status of the work at the present time are given below.

Number of Ungraded Public Schools with Classes in Agriculture, September, 1922—June, 1923

Inspectorate	Inspector	No. of Schools	No. of Home Gardens	No. of School Gardens
Algoma	D. T. Walkom	2	2	.
Brant and Norfolk in part	T. W. Standing	18	16	2
Bruce W	W. F. Bald	26	10	16
Bruce E	John McCool	28	13	15
Carleton W and Lanark E	R. C. Rose	21	10	11
Carleton E	Thos. P. Maxwell	17	6	11
Dufferin	W. R. Liddy	33	12	21
Dundas	H. B. Fetterly	55	45	10
Elgin E	J. C. Smith	63	39	24
Elgin W	J. A. Taylor	29	18	11
Essex S	D. A. Maxwell	30	18	12
Frontenac S	S. A. Truscott	1	1	..
Grey E	Samuel Huff	4	2	2
Grey W	H. H. Burgess	21	10	11
Grey S	Robt. Wright	9	3	6
Glengarry	J. W Crewson	46	37	9
Haldimand	J. L. Mitchener	14	9	5
Halton and Wentworth in part	J. M. Denyes	26	21	5
Hastings S	H. J. Clarke	43	33	10
Hastings C	J. E. Minns	27	24	3
Huron E	J. M. Field	35	26	9
Huron W	J. E. Tom	80	60	20
Kent E	W. H. G. Colles	70	18	52
Kent W	J. H Smith	62	32	30
Lambton W	Henry Conn	81	57	24
Lambton E	J. J. Edwards	60	48	12
Lanark W	Thos. C. Smith	37	31	6
Leeds and Grenville (1)	J. F. McGuire	25	21	4
Leeds and Grenville (2)	W. C. Dowsley	42	32	10
Leeds and Grenville (3)	T. A. Craig	24	24	..
Lennox	E J. Corkill	5	4	1
Lincoln	Geo. A. Carefoot	4	3	1
Middlesex W	J. H. Sexton	64	47	17
Middlesex E	P. J. Thompson	80	37	43
Manitoulin	J. W. Hagan	6	2	4
Nipissing	P. W. Brown	4	1	3
Northumberland & Durham (1)	E. E. Snider	47	35	12
Northumberland & Durham (2)	J. W. Odell	20	12	8
Northumberland & Durham (3)	R. Boyes	8	5	3
Norfolk	H. F. Cook	34	21	13
Ontario N	T. R. Ferguson	23	13	10
Ontario S	R. A. Hutchison	13	7	6
Oxford S	R. A. Paterson	6	5	1
Oxford N	J. M. Cole	43	31	12
Parry Sound S	J. L. Moore	2	1	1
Peel	W. J. Galbraith	17	11	6
Perth N	Wm. Irwin	55	40	15
Perth S	Jas. H. Smith	40	32	8
Peterborough E	Richard Lees	13	4	9
Peterborough W and Victoria E	G. E. Broderick	8	..	8
Prince Edward	F. P. Smith	26	21	5
Prescott and Russell	A. McVicar	2	2	..
Renfrew S	G. G. McNab	24	16	8
Renfrew N	I. D. Breuls	7	5	2
Simcoe N	J. L. Garvin	2	..	2
Simcoe S	E. Longman	6	4	2
Simcoe E	Isaac Day	15	14	1
Stormont	James Froats	62	61	1
Timiskaming and Algoma in pt	W. A. Wilson	4	2	2
Victoria W	W. H. Stevens	1	1	..
Waterloo S	L. Norman	16	14	2
Waterloo N	F. W. Sheppard	9	8	1
Welland S	James McNiece	15	10	5
Welland N	J. W. Marshall	11	7	4
Wellington N	Robt. Galbraith	9	6	3
Wellington S	J. J. Craig	43	21	22
Wentworth	J. B. Robinson	37	22	15

Number of Ungraded Public Schools with Classes in Agriculture, September, 1922—June, 1923 (Continued)

Inspectorate	Inspector	No of Schools	No. of Home Gardens	No. of School Gardens
York (1)	C. W. Mulloy	24	15	9
York (2)	A. L. Campbell	11	6	5
York (3)	W. W. A. Trench	21	15	6
Dist. Div. III	John Ritchie	2	1	1
Dist. Div. IV	L. A. Marlin	4	1	3
Dist. Div. VIII	D. M. Christie	1	..	1
Monteith	N. Campbell	1	..	1
	Totals	1874	1241	633

Number of Ungraded Separate Schools with Classes in Agriculture, September, 1922 to June, 1923

Inspectorate	Inspector	No. of Schools	No. of Home Gardens	No. of School Gardens
Bruce, Essex, Grey, Huron, Kent, Middlesex, Perth, Wellington	Thos. S. Melady	30	16	14
Halton, Peel, Perth, Waterloo, Wellington	W. J. Lee	9	1	8
Essex	A. J. Beneteau	1	1	..
Frontenac, Hastings, Lanark, Leeds, Northumberland, Peterborough, Simcoe, Victoria	J. P. Finn	23	10	13
Carleton, Glengarry, Stormont	J. E. Jones	15	12	3
Kent, Middlesex	J. F. Sullivan	1	1	..
Renfrew	V. C. Quarry	2	2	..
Sudbury, Manitoulin	J. M. Bennett	2	1	1
St. Charles R.C.S.S., Toronto	J. F. Power	1	1	..
	Totals	84	45	39

Number of Graded Public Schools with Classes in Agriculture, September, 1922—June, 1923

Inspectorate	Inspector	No. of Schools	No. of Home Gardens	No. of School Gardens
Algoma	D. T. Walkom	5	4	1
Brantford City	E. E. C. Kilmer	9	9	..
Brant	T. W. Standing	4	..	4
Bruce W	W. F. Bald	2	2	..
Bruce E	John McCool	2	1	1
Carleton E	Thos. P. Maxwell	4	1	3
Carleton W	R. C. Rose	1	1	..
Dundas	H. B. Fetterly	5	2	3
Elgin E	J. C. Smith	7	3	4
Elgin W	J. A. Taylor	12	8	4
Essex S	D. A. Maxwell	2	1	1
Frontenac N and Addington	M. R. Reid	1	1	..
Glengarry	J. W. Crewson	2	2	..
Grey W	H. H. Burgess	1	..	1
Grey S	Robt. Wright	2	2	..
Guelph City	Wm. Tytler	1	..	1
Halton	J. M. Denyes	3	2	1
Hastings S	H. J. Clarke	3	2	1
Hastings C	J. E. Minns	3	1	2
Huron E	J. M. Field	2	2	..
Huron W	J. Elgin Tom	3	1	2
Kenora	W. J. Hamilton	1	..	1
Kent E	W. H. G. Colles	2	..	2
Kent W	J. H. Smith	4	3	1
Lambton E	J. J. Edwards	1	..	1
Lanark W	Thos C. Smith	2	2	..
Leeds and Grenville (2)	W. C. Dowsley	3	..	3
Leeds and Grenville (3)	T. A. Craig	2	1	1
Lincoln	G. A. Carefoot	9	5	4
London City	G. A. Wheable, V. K. Greer	11	6	5
Manitoulin	J. W. Hagan	1	1	..
Middlesex E	P. J. Thompson	4	1	3

Number of Graded Public Schools with Classes in Agriculture, September, 1922—June, 1923 (Continued)

Inspectorate	Inspector	No. of Schools	No. of Home Gardens	No. of School Gardens
Middlesex W.	J. H. Sexton	3	2	1
Nipissing District	P. W. Brown	2	..	2
Norfolk	H. F. Cook	1	..	1
Northumberland & Durham (1)	E. E. Snider	1	1	..
Ontario S.	R. A. Hutchison	2	..	2
Ottawa City	J. H. Putman, E. T. Slemon	12	1	11
Ottawa Normal Model	W. J. Neale	1	..	1
Oxford N.	J. M. Cole	2	1	1
Oxford S.	R. A. Paterson	2	1	1
Parry Sound S.	J. L. Moore	2	1	1
Peel	W. J. Galbraith	1	1	..
Perth N.	Wm. Irwin	5	1	4
Perth S.	J. H. Smith	7	1	6
Peterborough City	A. Mowat	3	2	1
Peterborough E.	Richard Lees	2	1	1
Prescott and Russell	A. McVicar	5	5	..
Prince Edward	F. P. Smith	3	..	3
Renfrew N.	I. D. Breuls	3	1	2
Renfrew S.	G. G. McNab	4	2	2
Simcoe S.	Edwin Longman	1	..	1
Simcoe N.	J. L. Garvin	3	2	1
Stormont	James Froats	3	3	..
Timiskaming	W. A. Wilson	3	..	3
Toronto City	Walter Bryce	4	3	1
Toronto "	A. E. Marty	1	1	..
Toronto "	N. A. McKenzie	1	1	..
Toronto "	G. K. Powell	1	1	..
Toronto Normal Model School	S. J. Radcliffe	1	..	1
Victoria W.	W. H. Stevens	1	..	1
Waterloo N.	F. W. Sheppard	3	..	3
Waterloo S.	L. Norman	4	2	2
Welland N.	J. W. Marshall	5	..	5
Wellington S.	J. J. Craig	5	1	4
Wentworth	J. B. Robinson	13	8	5
Windsor City	J. E. Benson	7	7	..
York (1)	C. W. Mulloy	2	..	2
York (2)	A. L. Campbell	5	2	3
York (3)	W. W. A. Trench	9	5	4
York (4)	A. A. Jordan	11	8	3
Dist. Div. I	S. Shannon	2	1	1
Dist. Div. VIII	D. M. Christie	1	..	1
	Totals	261	130	131

Number of Graded Separate Schools with Classes in Agriculture, September, 1922—June, 1923

Inspectorate	Inspector	No. of Schools	No. of Home Gardens	No. of School Gardens
Bruce, Essex, Huron, Kent, Lambton, Perth, Wellington	Thos. S. Melady	14	4	10
Brant, Simcoe, Waterloo, York	W. J. Lee	12	6	6
Essex, Middlesex, Oxford, Welland, Wentworth	J. F. Sullivan	14	8	6
Essex	J. V. Scanlan	1	1	..
Essex, Kent	A. J. Beneteau	1	1	..
Glengarry	J. E. Jones	3	..	3
Windsor City	John Waugh	1	..	1
Peterborough, Simcoe	J. P. Finn	6	2	4
Algoma, Nipissing, Thunder Bay	J. M. Bennett	10	3	7
Toronto City	J. F. Power	6	4	2
Renfrew, Timiskaming	V. C. Quarry	1	..	1
	Totals	69	29	40

The number of Public and Separate Schools qualifying for grants each year, commencing in 1903, is given in the following table:

Year	No. of Schools	Year	No. of Schools	With School Gardens	With Home Gardens
1903	4	1914	264	208	56
1904	7	1915	407	222	185
1905	6	1916	585	324	261
1906	8	1917	989	466	523
1907	2	1918	1,020	588	432
1908	14	1919	1,408	618	790
1909	16	1920	1,648	702	946
1910	17	1921	1,804	690	1,114
1911	33	1922	2,047	796	1,251
1912	101	1923	2,288	843	1,445
1913	159				

In the annual reports submitted by trustees to the Department of Education statements are frequently made bearing upon the work as actually carried on. A number of quotations are given. These serve to show what the trustees think about it. One or two are also given from the inspectors:

S.S. No. 3, Colborne, Huron Co.; Harold E. Elborn.

There is every reason to believe that the system of teaching Agriculture, and also the school garden and school fair are of much benefit to the boys and girls.

In this way the children are getting a very intelligent knowledge of practical Agriculture, the identification of weeds, the destruction of same, and also intimacy with useful plants and flowers.

Sec.-Treasurer.

S.S. No. 8 E. Wawanash, Huron Co.; K. May Bone.

The school garden is looking fine and we consider it a valuable addition to Rural School Education.

Trustees.

S.S. No. 1, Ellice, Perth Co.; Lottie Cartledge.

We the Trustees of S.S. No. 1, Ellice hereby certify that Miss Lottie Cartledge has had a very successful garden in 1923 which was highly satisfactory.

Fred Henderson,
Fred Shore,
Geo. Herman,
} Trustees.

S.S. No. 5, Mornington, Perth Co.; Mabel E. Roe.

I hereby certify that splendid work has been done in the teaching of Agriculture by our present teacher, Mabel E. Roe.

Charles E. Barrero,
Trustee.

Sault Ste. Marie Public Schools.

Miss Burke teaches Sr. IV and Miss Chandler Jr. IV in the Campbell School. The course is, as in other schools in this city, modified so as to bring the work more within the experiences and interests of the pupils. The growing of bulbs, flowers, shrubs, and trees is stressed. It is hoped to stimulate greater interest in beautifying homes and public property. The importance of forestry, including forest protection, in this district is brought before the pupils. The importance of market produce and knowledge of such produce is emphasized.

About fifty per cent. of the time is spent in practical work, such as growing bulbs, etc.; candling eggs; identifying noxious weeds—so plentiful in the city. During the lesson periods the pupils get a training in practical English and lessons are co-related with other subjects such as geography and arithmetic.

Similar lines are followed in Central School where Miss King teaches Sr. IV, in Cody, by Miss Cleminson and in David Kyle, by Miss Casselman.

A small amount of equipment is needed in some of the schools, for class work. This I have discussed with the teachers, who will ask for supplies through the ordinary channels.

Each teacher holds a certificate in Elementary Agriculture and Horticulture. Good work is done in all schools with the exception of Cody, and David Kyle, where the teachers, though capable, did not feel, owing to the stress of work, that they could take sufficient time in this subject. After Christmas this will be changed and more time taken or work discontinued.

D. T. Walkom, I.P.S.

South Perth and the City of Stratford.

All the rural schools in South Perth taught Agriculture and had school or home gardens during the year 1923. A satisfactory interest was taken in the work by all concerned. The activities of our very capable Agricultural Representative were of great benefit to teachers, pupils and parents.

Five large school Fairs were held, one at the centre of each township, which were remarkably well attended. Many prizes were awarded at each fair and everyone in attendance seemed pleased with the mode of carrying on the work.

School gardens were also carried on at six of our larger schools in the city. The work in each garden was largely used for nature study and experiments. Each garden was nicely cared for and records were kept of the cost and selling price of the produce of each garden. The work as a whole was very good.

J. H. Smith, I.P.S.,
Div. II, Perth Co.

Stratford, Ont., Dec. 26th, 1923.

School Fairs are now quite common in the Province. These organizations are carried on generally by the agricultural representatives co-operating with the inspectors and teachers. The teacher is expected to become acquainted with the agricultural representative of the county in which the school is situated in order that she may secure from the representative such assistance as this office is prepared to give. The agricultural representatives are under the control of the Department of Agriculture. The following list, corrected to January 1st, 1924, is here given for the use of the teachers.

Agricultural Representatives—Ontario Department of Agriculture

R. S. Duncan, Director. W. D. Jackson, Asst. Director.

COUNTY	NAME	ADDRESS
Algoma	J. M. McIntosh	Sault Ste. Marie.
Brant	R. Schuyler	Paris.
Bruce	Campbell Lamont	Walkerton.
Carleton	C. M. Meek	Carp.
Dufferin	H. A. Dorrance	Orangeville.
Dundas	A. E. Springstead	Morrisburg.
Durham	F. C. Paterson	Port Hope.
Elgin	C. W. Buchanan	Royal Bank Bldg., St. Thomas.
Essex	Justus Miller	Essex.
Frontenac	A. W. Sirett	Kingston.
Glengarry	D. E. MacRae	Alexandria.
Grenville	W. M. Croskery	Kemptville.
Grey	T. S. Cooper	Markdale.
Haldimand	C. Frey	Cayuga.
Halton	R. R. Fleming	Milton.
Hastings	Ray Atkin	Stirling.
Huron	S. B. Stothers	Clinton.
Kenora	M. F. Cook	Dryden.
Kent	Ralph E. White	Chatham.
Lambton	W. P. Macdonald	Petrolia.
Lanark	F. Forsyth	Perth.
Leeds	E. F. Neff	Athens.
Lennox and Addington	C. C. Main	Napanee.
Lincoln	W. S. Van Every	St. Catharines, Box 107.
Manitoulin	R. E. Cumming	Gore Bay.
Middlesex	R. A. Finn	London.
Muskoka and Parry Sound	R. S. Beckett	Huntsville.
Norfolk	G. G. Bramhill	Simcoe.
Northumberland	H. Sirett	Brighton.
Ontario	R. M. Tipper	Uxbridge.
Oxford	G. R. Green	Woodstock.
Peel	J. A. Carroll	Brampton.
Perth	M. C. McPhail	Stratford.
Peterborough	F. C. McRae	Norwood.
Prince Edward	A. P. MacVannel	Picton.

Agricultural Representatives—Ontario Department of Agriculture (Continued)

COUNTY	NAME	ADDRESS
Prescott and Russell	F. Larose	Plantagenet.
Rainy River	I. F. Metcalf	Emo.
Renfrew	M. H. Winter	Renfrew.
Simcoe, North	A. Hutchinson	Barrie.
Simcoe, South	J. J. E. McCague	Alliston.
Sudbury	D. J. Robicheau	Sudbury.
Timiskaming	W. G. Nixon	New Liskeard.
Thunder Bay—		
Fort William Section	Fraser Roas	Fort William.
Port Arthur Section	F. S. Thomas	Port Arthur.
Victoria	A. A. Knight	Lindsay.
Waterloo	J. S. Knapp	Galt.
Welland	R. J. Bryden	Welland.
Wellington	R. H. Clemens	Arthur.
Wentworth	W. G. Marritt	18 Market St., Hamilton.
York	R. J. Rogers	Newmarket.

The Names and Addresses of Public and Separate School Inspectors who hold Intermediate Certificates in Agriculture

Bald, W. F., Port Elgin.
Bennett, J. M., 47 Browning Ave., Toronto.
Benson, J. E., Windsor.
Breuls, I. D., Pembroke.
Boyes, Robert, Campbellford.
Brown, P. W., North Bay.
Burgess, H. H., Owen Sound.
Campbell, A. L., Weston.
Carefoot, George A., St. Catharines.
Christie, D. M., Sudbury.
Clarke, H. J., Belleville.
Cole, J. M., Woodstock.
Colles, W. H. G. (Rev.), Chatham.
Colling, James, Bancroft.
Corkill, E. J., Napanee.
Conn, Henry, Sarnia.
Cook, H. F., Simcoe.
Craig, J. J., Fergus.
Craig, T. A., Kemptville.
Crewson, J. W., Alexandria.
Day, Isaac, Orillia.
Denyes, J. M., Milton.
Dowsley, W. C., Brockville.
Edwards, J. J., Petrolia.
Ferguson, T. R., Uxbridge.
Fetterly, H. B., Winchester.
Field, J. M., Goderich.
Finn, J. P., Peterborough.
Froats, James, Finch.
Galbraith, Robert, Mount Forest.
Galbraith, W. J., Brampton.
Garvin, J. L., Barrie.
Hagan, J. W., Gore Bay.
Hamilton, W. J., Fort William.
Huff, Samuel, Meaford.
Irwin, William, Stratford.
Johnson, H. D., Strathroy.
Jones, Jas. E. Ottawa.
Jordan, A. A., 63 Orchard View Blvd., Toronto.
Kilmer, E. E. C., Brantford.
Lee, W. J., 434 Brunswick Ave., Toronto.
Lees, Richard, Peterborough.
Liddy, W. R., Orangeville.
Longman, E., Barrie.
Macdonald, N. S., Toronto.
Marshall, J. W., Welland.
Marty, Miss A. E., Toronto.
Maxwell, D. A., Kingsville.
Minns, J. E., Tweed.
Mitchener, J. L., Cayuga.
Moore, J. L., Parry Sound.
Moshier, D. D., Toronto.
Mulloy, C. W., Aurora.
McCool, John, Walkerton.
McGuire, J. F., Westport.
McNab, G. G., Renfrew.
McNiece, James. Welland.
Norman, Lambert, Galt.
Odell, J. W., Cobourg.
Paterson, R. A., Ingersoll.
Pentland, G. E., Fenelon Falls.
Power, J. F., 33 Dalton Rd., Toronto.
Reid, M. R., Sharbot Lake.
Ritchie, John, Port Arthur.
Robinson, J. B., Hamilton.
Rose, R. C., Carleton Place.
Scanlan, Jas., Toronto.
Sexton, J. H., Strathroy.
Sheppard, F. W., Kitchener.
Slemon, E. T., Ottawa.
Smith, F. P., Picton.
Smith, J. C., St. Thomas.
Smith, J. H., Chatham.
Smith, Jas. H., Stratford.
Snider, E. E., Port Hope.
Standing, T. W., Brantford.
Sullivan, J. F., London.
Taylor, J. A., St. Thomas.
Thompson, P. J., London.
Tom, J. E., Goderich.
Trench, W. W. A., Richmond Hill.
Truscott, S. A., Kingston.
Walkom, D. T., Sault Ste. Marie.
White, R. O., North Bay.
Wilson, W. A., Haileybury.
Wright, Robert, Hanover.

HIGH SCHOOLS

The number of High Schools carrying on the teaching of Agriculture is increasing steadily, though not so rapidly as might be expected. One of the difficulties is the lack of teachers who are qualified to give instruction in Agriculture. Another difficulty arises out of the fact that, although Agriculture is accepted as an option against the Physical Science of the Middle School for Junior Matriculation in Arts, it is not accepted in Medicine, Dentistry or Engineering. In small High Schools a few students may wish to enter one or other of these three faculties, but can not do so if Agriculture is taught because the small High School can not provide both options. This, of course, works against the teaching of Agriculture, especially in the small High Schools and in the Continuation Schools.

Schools	1920		1921		1922		1923	
	Jan.-June	Sept.-Dec.	Jan.-June	Sept.-Dec.	Jan.-June	Sept.-Dec.	Jan.-June	Sept.-Dec.
Collegiate Institutes—								
Brockville	yes	yes	yes	yes	yes	yes	yes	yes
Clinton	yes	yes	no	yes	yes	yes	yes	yes
Cobourg	yes	yes	yes	yes	yes	yes	yes	yes
Ingersoll	yes	yes	yes	no	no	no	no	yes
Renfrew	yes	yes	yes	yes	yes	yes	yes	yes
St. Thomas	yes	yes	yes	yes	yes	yes	yes	yes
Smith's Falls	...	...	...	...	...	...	...	yes
Strathroy	...	...	...	...	...	...	...	yes
High Schools—								
Almonte	...	...	...	yes	yes	yes	yes	no
Arthur	yes	yes	yes	yes	yes	yes	yes	yes
Athens	yes	yes	yes	yes	yes	yes	yes	no
*Beamsville	yes	yes	yes	yes	yes	yes	yes	yes
Belleville	yes	yes	yes	yes	yes	yes	yes	yes
Bowmanville	yes	yes	yes	yes	yes	yes	yes	yes
Burlington	...	...	...	...	...	...	...	yes
Chesterville	...	...	...	...	...	...	...	yes
Essex	yes	yes	yes	yes	yes	yes	yes	yes
Flesherton	...	...	...	...	...	...	...	yes
Haileybury	...	...	...	yes	yes	yes	yes	yes
Kincardine	yes	yes	yes	yes	yes	yes	yes	yes
Leamington	yes	yes	yes	yes	yes	yes	yes	yes
Mitchell	...	...	...	yes	yes	no	no	no
Niagara Falls, South	yes	yes	yes	yes	yes	yes	yes	yes
Oakville	yes	yes	yes	yes	yes	yes	yes	yes
Port Hope	yes	yes	yes	yes	yes	yes	yes	yes
*Port Perry	yes	yes	yes	yes	yes	yes	yes	yes
Timmins	...	...	...	...	...	...	...	yes
Wardsville	...	...	...	...	...	...	...	yes
Whitby	yes	yes	yes	yes	yes	yes	no	yes
Williamstown	yes	yes	yes	yes	yes	yes	no	no
Winchester	yes	yes	yes	yes	yes	yes	yes	no
Continuation Schools—								
*Drayton	yes	yes	yes	yes	yes	yes	yes	yes
Mount Brydges	...	...	...	...	...	...	...	yes
New Liskeard	yes	yes	yes	yes	yes	yes	yes	yes
Ridgeway	yes	yes	yes	yes	yes	yes	yes	yes
Public Schools with Form V—								
Ancaster	...	...	...	...	yes	yes	no	no
Forester's Falls	...	...	...	...	yes	yes	yes	yes
Mallorytown	...	...	...	...	yes	yes	yes	no
Manor Park	...	...	...	...	...	...	...	yes
Swansea, York County	yes	no	no	yes	yes	no	no	yes
Thamesford, Oxford County	yes	yes	yes	no	no	yes	yes	yes
Thomasburg, Hastings Co.	...	...	...	yes	yes	yes	no	no
Todmorden, York County	...	...	...	yes	yes	no	no	no
The Northern Academy, Monteith	...	...	...	...	...	...	yes	yes

*Separate Departments of Agriculture.

The following table gives the number of High Schools qualifying for grants since 1915:

	No. Schools	With Plots	Without Plots
1915			
Jan.-June.....	11	..	11
Sept.-Dec.....	15	..	15
1916			
Jan.-June.....	15	1	14
Sept.-Dec.....	20	1	19
1917			
Jan.-June.....	20	7	13
Sept.-Dec.....	21	7	14
1918			
Jan.-June.....	21	16	5
Sept.-Dec.....	26	18	8
1919			
Jan.-June.....	23	16	7
Sept.-Dec.....	30	23	7
1920			
Jan.-June.....	32	29	3
Sept.-Dec.....	25	24	1
1921			
Jan.-June.....	21	17	4
Sept.-Dec.....	28	17	11
1922			
Jan.-June.....	29	27	2
Sept.-Dec.....	30	27	3
1923			
Jan.-June.....	26	22	4
Sept.-Dec.....	33	24	9

Courses are provided at the Ontario Agricultural College covering two consecutive summers of five weeks each. These courses were introduced in 1913, and the following list gives the number of teachers who have so far qualified each year for an Intermediate Certificate in Agriculture:

1914, 12; 1915, 10; 1916, 15; 1917, 15; 1918, 9; 1919, 21; 1920, 25; 1921, 24; 1922, 33; 1923, 20.

Below are the names of those teachers who qualified in 1923.

Chisholm, R. J.
Collins, Marie.
Craven, Margaret.
Dredge, Dora E.
Firth, Joseph W., B.A., Toronto.
Gillies, Robert, B.A., Queen's.
Harvey, M. Gladys.
Hayes, Helen M.
McEwen, John S., B.A., Queen's.
McWhorter, Thos., B.A., McMaster, M.A., Toronto.
Montgomery, Bella.
O'Reilly, Madeleine (Sister St. Eugene).
Rowe, James S.
Stothers, John C., M.A., Queen's.
Weir, Wm. J., B.A., Queen's.
Woltz, Wm. A.

University Standing Summary, including Farm Mechanics and Specialists, with Degrees:

Queen's	91
Toronto	40
McMaster	18
Western	4
Victoria	3
	156
Without Degrees	106

THE NORMAL SCHOOLS

The Normal Schools continue to do very efficient work, notwithstanding two handicaps: (1) The class room accommodation is scarcely adequate when it is considered that a good deal of laboratory work should be done; and the classes are too large for the rooms as they are. (2) Owing to the fact that very few of the High Schools give instruction in Agriculture, only an exceedingly small number of those attending the Normal Schools have had any instruction in Agriculture at all. Consequently much of the time of the teacher is taken up with work that could have been done in the High Schools.

The Schools Affiliated with the Normal Schools are given in the following list:

Schools Affiliated							Teacher of Affiliated School				
Normal School	Section No.	Township	Date of Affiliation	Miles from Normal	Secretary	P.O. Address	Name of Teacher	Cert.	Certificate in Agricult'e	Salary from Board	Salary from Dept.
Hamilton	5	Barton	Sept.,1916	2	Dr. J. H. Holbrook.	Mt. Sanitorium	Gladys J. Hutty	II	Elem.	$1,100	$300
		Burlington Beach	" 1916	6	Burlington B. Commission	Room 800, Bank of Hamilton, Hamilton	Laura Laventure	II	Elem.	1,300	300
	U3	W. Flamboro & Ancaster	" 1918	6½	W. H. Brooking	Dundas, R.R. 3	B. McConnell	I	Inter.	1,000	300
London	21	London	Sept.,1920	5	Thos. Patterson	London	Wanless Evans	II	Elem. Pt. I	1,000	300
	22	"	" 1918	4	R. Dengate	Ealing	W. R. Rigney	II	No. Cert.	1,000	300
	28	"	" 1921	4	Jas. E. McConnell	London, R.R. 2	Annie Limon	II	No Cert.	1,000	300
	18	"	" 1922	5	F. A. Fraleigh	London, R.R. 2	Lizzie Ryan	II	No Cert.	1,200	300
	4	Westminster	" 1923	3	R. Dlinn	London, R.R. 4	Mrs. N. Hathaway	II	No Cert.	....	300
		Dorchester	" 1923	12	W. Sheils	Dorchester	F. Mydra Smith	I	No Cert.	2,000	300
		Cont. Sch.	" 1923	12	"	"	Clara McKinley	I	No Cert.	1,300	300
North Bay	5	Widdifield	Sept.,1916	9	W. J. Simmens	Feronia	M. Kathleen Hunt	II	Elem. Pt. I	1,000	300
	1B	Ferris	" 1916	2	John Wissler	North Bay	Clara Hardy	II	Elem. Pt. I	1,000	300
Ottawa	3	Gloucester	Sept.,1916	4½	F. T. Webster	Billings' Bridge	Ida C. Brownlee	II	Elem.	1,200	300
	25	Gloucester	" 1922	3	A. H. Phillips	Overbrook	Mervin H. Mick	II	No Cert.	1,200	300
		Protestant Orphanage.	" 1923	..	Crawford Ross	Elgin St., Ottawa	Mrs. M. Trentadue	II	No Cert.	1,200	300
Peterborough	3	Smith	Sept.,1916	3	Percy Edmison	Peterborough R.R. 2	Helen M. Grieve	II	Elem.	1,100	300
	5	Smith	" 1916	6	G. D. Mann	Bridgenorth	A. D. McIntosh	II	B.S.A.	1,200	300
	6	Otonabee	" 1916	3	Alex. Huston	Peterborough, R.R. 2	Mary A. Muir	II	Elem.	1,100	300
Stratford	3	Downie	Sept.,1909	5½	Louis Goettler	Stratford, R.R. 3	J. Murray	II	Elem. Pt. I	1,100	300
	U5	Fullarton	" 1923	8	J. H. Mulholland	Mitchell, R.R. 3	G. Dodsworth	II	Elem.	1,200	300
	2	Ellice	" 1922	4	Edward Ney	Sebringville	A. Ney	II	No Cert.	1,300	300
Toronto	7	Etobicoke	Sept.,1919	15	Wm. Wallis	Weston, R.R. 3	V. O. Armstrong	II	Elem.	1,050	300
	10	Etobicoke	" 1919	12	Chas. C. Grubbe	Weston, R.R. 3	Violet J. Liddle	II	Elem.	1,200	300
	1	King & Whitchurch	" 1921	20	Fred W. Legge	Oak Ridges	Janet Gillespie	II	Elem.	1,250	300
	U4 21	Markham & Vaughan	" 1923	..	George Dibb	Jefferson	Kathleen Rankin	II	No Cert.	1,000	300
		Village of Pt. Credit	" 1923	14	H. R. Diltz	Port Credit	Henry A. Doupe	I	No Cert.	2,400	300
			" 1923	14	" "	" "	Edith A. Western	I	No Cert.	1,400	300
	3	York	" 1920	6	E. F. Wood	Post'l St'n K, Toronto	H. O. Lydford	II	No Cert.	1,100	300
	11	York	" 1923	6	J. Whittaker	Todmorden, R.R. 1	Cecil E. Moses	II	Elem.	1,100	300
	26	York	" 1923	4	E. J. Owen	239 Coleridge Ave., Toronto	John H. Short	I	Inter.	2,000	300

Teachers of Agriculture in the Different Normal Schools

Hamilton.....G. O. McMillan, M.A., B.Paed., Queen's.
London.....G. W. Hofferd, B.A., Queen's.
North Bay.....H. E. Ricker, M.A., Queen's.
Ottawa.....G. A. Miller, M.A., Queen's.
Peterborough.....A. J. Madill, B.A., McMaster.
Stratford.....J. W. Emery, B.A., D.Paed., Toronto.
Toronto.....Jos. W. Firth, B.A., Toronto.

All these men hold Intermediate Certificates in Agriculture.

SUMMER COURSES

The attendance at the summer courses in Agriculture in 1923 was reasonably good considering the fact that each student paid his own expenses. Naturally there is a considerable falling off due partly to the fact that the decision to refuse a refund of expenses was made only a short time before the session opened.

The following shows the attendance at the summer session in Agriculture at the different sessions since 1911:

Attendance at the Ontario Agricultural College Summer Courses in Agriculture

Year	Elementary				Intermediate					Inspectors	Farm Mechanics	Total
	I		II		I		II		III	I II		
	Men	Women	Men	Women	Men	Women	Men	Women	Men	—	—	
1911	8	75	1	16	....	.....	....	.....	....	.....	.....	100
1912	16	65	2	23	....	.....	....	.....	....	.....	.....	106
1913	14	64	5	36	23	4	....	.....	....	.....	.....	146
1914	8	55	5	27	13	4	14	.....	....	.....	.....	126
1915	15	39	5	18	17	1	9	1	....	.....	.....	105
1916	11	99	9	31	15	3	14	1	....	.....	.....	183
1917	15	138	7	81	9	1	13	2	....	.....	10	276
1918	6	187	7	119	20	11	9	.....	9	79	9	456
1919	16	155	6	160	9	19	7	21	....	86	10	489
1920	28	125	10	135	7	25	19	.....	....	8	19	374
1921	62	167	36	86	24	15	16	8	7	.....	7	428
1922	54	175	27	151	15	12	18	15	....	4	.....	471
1923	12	54	20	109	9	3	9	7	1	4	.....	228

A considerable number of those who enter Part I of the Course leading to an Elementary certificate, for some reason or other, do not complete the course by taking Part II. The following figures show the percentage of shrinkage and concerns the classes at Guelph only:

Year	Number taking Part I Elementary	Year	Number completing Part II Elementary the following year	Decrease per cent.
1911	83	1912	24	71
1912	81	1913	41	50
1913	76	1914	32	58
1914	63	1915	23	63
1915	54	1916	40	26
1916	100	1917	88	12
1917	158	1918	126	20
1918	193	1919	166	14
1919	171	1920	145	15
1920	153	1921	122	20
1921	229	1922	178	22
1922	229	1923	129	44

Attendance at the Whitby Ladies' College Summer Courses in Agriculture

Year	Part I Elementary	Part II Elementary	Total
1919	70	..	70
1920	69	46	115
1921	80	50	130
1922	40	78	118
1923	8	40	48

Attendance at the Northern Academy, Monteith, Summer Courses in Agriculture

Year	Part I Elementary	Part II Elementary	Total
1920	23	..	23
1921	17	8	25
1922	15	18	33
1923	4	7	11

Attendance at Kemptville Agricultural School, Summer Course in Agriculture

Year	Part I Elementary	Part II Elementary	Total
1922	64	..	64
1923	27	..	27

Summer School in Agriculture, Whitby

By Norman Davies, B.A.

The fifth Summer School in Agriculture opened on July 3rd, 1923. Forty-eight students registered, eight in Part I and forty in Part II.

The staff and subjects taught were as follows:

Norman Davies, B.A., Amherstburg High School, Principal, taught Poultry, Gardening, Drainage, and took charge of sports and athletics.

J. A. Short, Swansea Public School, taught Dairying, Floriculture, Horticulture, Beekeeping and assisted with Gardening.

J. G. Adams, B.A., Oshawa High School, taught Soil, Weather and Chemistry.

J. A. Anderson, B.A., Brockville Collegiate Institute, taught Botany in all its branches.

W. J. Morrison, B.A., Bowmanville High School, taught Entomology and Bacteriology.

R. M. Tipper, B.S.A., Uxbridge, taught Animal Husbandry and Field Husbandry.

Second year was divided into two sections of twenty each for class purposes. The small number in each class made it possible for the teachers to give more attention to the individual need and the work done was in every way satisfactory. As in former years the work was made as practical as possible. Each student in first year planted and cared for a small garden. In Floriculture each student transplanted a number of plants to flats. In Animal Husbandry visits were made to several farms for the study of live stock. This has been found more practical than putting up a tent and bringing live stock to the College.

Every one entered into the sports and games with a hearty zest; baseball and tennis occupied the time nearly every evening. The swimming classes were unusually successful, about 60 per cent. of those who entered learning to swim.

Through the courtesy of the members of the staff who had automobiles all students were able to visit the Ontario Hospital and Oshawa. On Saturday, July 21st, forty-two students and three members of the staff went to Niagara Falls. This was a pleasant outing and was thoroughly enjoyed. As most of our students have never been as far west as Toronto, Whitby as a centre for a

Summer School enables them to visit Toronto and the adjacent places of interest. On July 25th, Miss McKee of the Columbia Gramophone Co., gave a demonstration of the use of the phonograph in schools, which was much appreciated. On Friday evening, July 28th, the students gave a concert in the assembly hall which was followed by dancing in the gymnasium.

While the number in attendance was smaller than in former years, the Summer School at Whitby has been a success. All students have done splendid work and it is the regret of those in second year that their work is finished and the expectation of first year to return for their second year.

Summer Course at Kemptville

By G. E. Copeland

The second Summer School in Agriculture was opened at the Kemptville Agricultural School on July 3rd, 1923, with twenty-seven students in attendance, one of whom left soon after the course commenced. All of these were in Part I.

The members of the staff and subjects taught were as follows:

G. E. Copeland, M.A., of Winchester High School, Principal, taught Entomology, Botany, Weather, and had charge of sports and games.

W. J. Bell, B.S.A., Principal of the Agricultural School, taught Animal Husbandry.

E. K. Hampson, B.S.A., taught Field Husbandry, Soils, and Dairying, except Buttermaking.

A. J. Logsdail, B.S.A., taught Gardening, Horticulture, and Floriculture.

P. M. Dewan, B.A., B.S.A., taught Poultry and assisted in Animal Husbandry.

W. G. Gardiner, formerly of Kingston Dairy School, took the practical work in Buttermaking.

Miss A. M. Delaney, of the Ottawa Normal Model School, was supervisor of the students in residence.

Miss I. Johnston, matron of the Agricultural School, acted in the same capacity in the Summer School.

Miss E. E. Weaver was office assistant, part time.

All students except three were in residence. It is felt that those in residence derive more benefit from the course than those living outside. Male students were not admitted.

As was the case last year, the staff of the Kemptville Agricultural School did the greater part of the teaching, using for that purpose the equipment of the school and the stock and crops of the school farm. This Summer School is fortunate in having as instructors, men who are not only engaged in teaching Agriculture, but who are also in close touch with the various phases of Ontario Agriculture.

Practical work was emphasized in all subjects as far as possible. Endeavour was made to relate the work to the courses in Elementary Agriculture for Public Schools, and, in this way to be of practical service to the teachers and the communities which they serve. Each student planted and cared for a garden plot. Collecting trips were made around the neighborhood for the study of weeds and insects, as well as field crops and soils. Eastern Ontario being largely devoted to dairying, silos and the various silage crops received special attention. The newly planted shrubbery and flower beds provided excellent material for Floriculture. Other illustrations equally good might be mentioned.

On the invitation of Mr. Archibald, Director of Experimental Farms, the students spent a Saturday at the Central Experimental Farm, Ottawa. Lunch

was served in the Pavilion, after which the students were conducted through the barns and over the farm by members of the Farm Staff. The excursion was very instructive and enjoyable and is now looked upon as an essential part of the course.

The athletic and social sides were not neglected. In the evenings the students took part in baseball, volley ball, and tennis, a court being available this year for the first time. The gymnasium was used in wet weather. Two field days were held but both were interrupted by rain. A curtailed programme was put on in the gymnasium. A very enjoyable picnic was held in a grove on a branch of the Rideau, which proved a pleasant change from the daily round of classes. Impromptu social evenings were held several times under the direction of Miss Delaney.

As was the case last year, a small magazine was published by the students at the end of the term. It was made up mainly of selections from the various programmes of the term. It promotes a class spirit among the students.

Based on the experience of two years with this Summer School, I feel that the work is of great value to the teachers and through them to the children of the country.

The School closed at noon on August 3rd.

Summer School in Agriculture, Northern Academy, Monteith
By G. S. Johnson

The fourth year, 1923, of the Summer School in Agriculture at Monteith, was not attended with the success of former years. The number of teachers attending was small owing perhaps, to the fact that the location of this centre was more distant and that they were called upon to pay all of their own expenses. Also several that would otherwise have come were sent, through some mistake, to other centres. Owing to the small number of applicants there was a question, for awhile, as to whether any course would be held at Monteith, but it was decided to reduce the Staff and carry on rather than to relinquish the centre altogether.

There were four in attendance in Part I, and seven in Part II. Of those in Part II six were present in Part I at Monteith the previous year. I would strongly recommend that as teachers are now paying their own expenses in connection with Summer School Courses, they be permitted to attend Monteith from any section of the Province if they so desire. We do not state this believing that the course at Monteith in itself offers any peculiar advantages over similar courses offered at other centres, but we believe that it gives the teachers an opportunity to see something of Northern Ontario and to become acquainted with the agricultural advantages of the North.

The staff and their duties were as follows:

G. S. Johnson, Principal, Northern Academy, Monteith; Botany I and II, Chemistry II, Physics II, Methods II.

Arthur Archibald, Northern Academy, Monteith; Physics I, Entomology I and II, Animal Husbandry II, Field Husbandry I and II.

Miss I. E. Dobbie, High School, New Liskeard; Bacteriology II, Floriculture and Horticulture I and II, Poultry I, Dairying II, Bees II.

Owing to the small attendance not much could be done with the organization of games, nevertheless the recreation side of the School was not overlooked. A picnic was arranged for at Lake Sesekinika, one of the beauty spots of Northern Ontario. Apart from this no side trips were taken although the teachers took advantage of the week-ends to visit points of interest in the District.

APPENDIX H

REPORT OF THE INSPECTOR OF PUBLIC LIBRARIES

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir:—

I have the honour of submitting the following report of your Public Libraries Branch for the year 1923, and the statistics, etc., of the Public Libraries of the Province for 1922; also a statement of the grants paid in 1923 to Public Libraries, and to Historical, Literary, and Scientific Societies.

Summary

1. The records of the public libraries of the Province show an advance over the previous year in every phase of public library service in as far as library statistics can reveal conditions. The experience of your Inspector during 1923 leads him to believe that the libraries as a whole have taken another step toward giving a larger and better service to the public. The notable minority giving a large service of good quality has grown somewhat, but the average library is not so close to giving first-class service as we should like to find it.

2. The Province has 466 public libraries on its register, whereas there were 460 a year ago.

3. Public library patronage for 1922 increased 293,620 over 1921. The increase is not as great as was expected.

4. Library expenditure increased $35,427—about 4 per cent. over the previous year.

5. Expenditure for books increased between 4 and 5 per cent. There has been a tremendous increase in book expenditure since 1918. In that year it was $70,000; in 1922 it was $171,255.26. Although the increase seems exceedingly large, the expenditure for books is nearly $50,000 less than it should have been to meet the requirements of the large patronage that obtained.

6. Three new public library buildings were erected and one handsome community building containing public library accommodation.

7. Thirty students received professional training in the Departmental training school for librarianship.

8. Two valuable catalogues were published by the Branch in the interest of Canadian books.

9. An exchange of library assistants was arranged between the Toronto Public Library and the public library of Auckland, New Zealand.

10. Forty Women's Institutes gave financial assistance to public libraries in 1922, in amounts ranging from $4.15 to $250. The total given to rural and village libraries by Women's Institutes was $1,881.39. Two library buildings were erected largely on the initiative of Women's Institutes. These organizations should be credited also with assistance in the circulation of travelling libraries.

11. The use of travelling libraries increased 17 per cent. in 1923 as compared with 1922.

12. The *Ontario Library Review* was published quarterly as usual.

Public Library Situation

An annual pen picture of the public library system of Ontario would not show much variation from year to year. Each year resembles its predecessor with but slight changes. We are pleased to state that every succeeding year shows progress, but rarely to the extent of any great change in the general condition. Undoubtedly our libraries are becoming more and more useful as educational agencies. Many are making a direct contribution to formal and informal education, and your Inspector believes that on the whole they are performing a great educational service to thousands of readers who do not read with education as their chief aim.

A small percentage of our public libraries may be considered first-class as judged by the best modern standards. A large number are doing fairly good work, and a percentage that is altogether too large has not reached a reasonably high standard.

Your Public Libraries Branch is at all times working toward the realization of higher library standards, through interest in progressive library legislation, advice and instruction to libraries, the training of librarians and the payment of grants by regulation. With its 466 public libraries, Ontario still has the largest number of public libraries in proportion to population of any country, state or province in the world. Our efforts are directed toward increasing the number of libraries and encouraging a larger and better service through these educational institutions.

Public Libraries Act and Public Library Expenditure

The present library legislation gives every free public library the same opportunity to render a fair amount of service. The patronage of libraries has grown very rapidly under the present Act. This has been due to the opportunity afforded for the more adequate expenditure for books and personal service. Book expenditure has increased from $70,000 to $171,000 in four years and still the book purchasing is not adequate to meet the requirements of the rapidly increasing use of public libraries.

The Act is a good one throughout, but the unique feature is the clause relating to the public library tax-rate which gives to a library board on its own claim any tax up to that rate which will yield fifty cents per capita of the population. This rate clause has been the subject of a great deal of favourable comment in Great Britain and the United States. At this time a brief statement in regard to the practical working of the clause should be interesting. The principle has worked excellently and it is doubtful if any other method of specifying a rate would be anything like as satisfactory. The clause has produced very good general results. It allows any library board a sum not to exceed the specified rate, but a municipal council may increase it to an amount not to exceed seventy-five cents per capita.

Our experience so far should be of considerable value in testing the adequacy or inadequacy of the rate. At the time your Inspector studied public library conditions in the Province and in parts of Great Britain and States across the border, he found that the majority of good public libraries were not spending more than fifty cents per capita on library service. One city and one large

town in Ontario expended practically fifty cents and three outstanding libraries in the United States spent more. At the time the study was made we were living in the first years of the European war. It was a very difficult matter to determine the value of a dollar and how far it would go for library or any other kind of service. However, the rate of fifty cents per capita would raise the average claimable library income by nearly sixty per cent. The great majority of our libraries could scarcely carry on under the old clause. Your Inspector discovered through investigation and the careful forming of model budgets that fifty cents per capita would furnish a fair amount of library service for a community. He considered that fifty cents per capita would be as far as library boards could reasonably expect the Legislature to go in fixing a maximum claimable rate. At the time it seemed fair to assume that, in municipalities where the demand for good library service was greater than fifty cents per capita would secure, public opinion would encourage the municipal council to vote the extra amount required.

Now that our library system has had experience in the working of the new clause, we have discovered that it is very satisfactory to the great majority of our libraries. Most of them have increased their service, and appreciation has been shown by a corresponding response on the part of the people. In a few instances the demands of the public have been so great that fifty cents per capita could not meet the problem and a special vote of the municipal council was required to supplement the maximum claimable rate.

We had discovered that to give adequate library service in villages and small towns the per capita cost under ideal conditions would be somewhat higher than in larger places. On the other hand it was doubtful whether the smaller places could afford to pay a higher rate than the cities, although the demand for library service seemed somewhat greater in proportion to population.

When your Inspector considered library costs on a service basis, he worked on the experience of libraries throughout the English-speaking world during the years 1914 to 1918, and recommended a rate based on the standards of service that obtained at that time. The per capita demand has grown since that period, but the rate claimable in the Act still provides for a fair amount of good service. However, in libraries where the demand becomes very large and the librarianship is of a good quality, it is probable that a rate higher than is now claimable will be required; in such cases a vote of the council can give the needed increase. The general situation does not warrant any change in the claimable rate.

Book Circulation and Book Expenditure

The circulation of books in the public libraries increased 293,620 in a year, which was somewhat less than we had expected. However, when we consider that library patronage has grown 100 per cent. in eight years, we have a feeling of satisfaction when a substantial increase of any kind is shown. Although the library boards have augmented their book purchasing by $100,000—$70,000 was spent in 1918 and $171,000 in 1922—the great increase does not quite meet the requirements of the demands of the public. There is some satisfaction in the thought that the increase in patronage was not greater than obtained while the expenditure on books was but $171,000. There is a real relation between annual book-expenditures and public library patronage. A realization of this fact would help the library situation in many places throughout the Province. Under-expenditure on books always results in a serious setback.

An exhaustive study of actual conditions before the war showed that for a book circulation of a hundred thousand, a library should spend $2,000 on

books; now that costs are considerably higher than they were seven years ago —book-costs did not seem to rise until about 1917—about $2,700 should be expended for every 100,000 circulated. While the figures are in a sense approximate they are so nearly accurate that no library board should disregard the relation of book-expenditure to patronage. Whenever there has been a falling off in patronage your Inspector has always discovered inadequate book-expenditure as the chief or sole cause. Boards and librarians are sometimes willing to attribute decrease in patronage to causes that have little influence, and usually, if not always, in the face of the fact that their records show under-expenditure for books. It is pleasant to observe by our records that the majority of our libraries realize the need for generous book purchasing.

Professional Training of Librarians

Thirty students received training in the Ontario Library School in 1923. Twenty-eight were from our own Province, one from Saskatchewan and one from Alberta. Our libraries are fortunate in having such an admirable type of student offer for library work. About half the students this year were graduates from universities and the others had matriculation or a higher standing, and were successful in passing a departmental entrance examination to the school. Our school seems to have gained a good reputation among the libraries. We consider that it gives a good intermediate course, that is a training midway between a summer course and one covering an academic year. We believe that our school has a permanent place in the library system of Ontario, but we will soon be in need of a supplementary session for the purpose of giving senior training. It will not be long before we require an elementary course of one month for giving training in librarianship to the smaller town libraries. Such a course might be held every two years; in addition to assisting small town libraries it would be found useful for the training of school librarians.

Certification of librarians for city and town libraries is a subject in which your Inspector is deeply interested. A form of certification would add greatly to the strength and value of our city and town libraries. It would be well received by the libraries on the whole; resolutions favouring a form of certification have been passed by the Ontario Library Association on two occasions.

Catalogues of Canadian Books

The Department through the Public Libraries Branch published two valuable catalogues of Canadian books in 1923. The compilation in both cases was the work of the Toronto Public Library. The catalogues were carefully circulated and have assisted in promoting the more generous purchase and use of books written by Canadians and of books pertaining to Canada. The Canadian Authors Association and large numbers of libraries have expressed their appreciation of the Minister's interest in publishing these valuable catalogues. One of them was entitled "Canadian Books; a Study Outline for the People" and the other "Canadian Catalogue; Books Published in Canada as Well as Those Written by Canadians with Imprint of 1921-22."

Women's Institutes and Public Libraries

For a long time the Women's Institutes have taken a great interest in promoting the use of travelling libraries, and have assisted in the establishing of small public libraries. The Women's Institute at Alliston was instrumental in securing the funds to build a public library in memory of the local heroes

who fell in the great war. In 1922, forty Women's Institutes assisted small public libraries, subscribing in the majority of cases small amounts which made a total of $1,881.39. Your Inspector prepared a report for the Superintendent of Institutes on the assistance the libraries have received from those worthy organizations, and the report was read at some of the larger conventions of Women's Institutes.

New Buildings

Four new buildings were erected in 1923. Alliston erected a modern building in memory of her hero sons who fell in the European war. The corner-stone was laid by His Honour the Lieutenant-Governor in a ceremony held on June the 8th. The funds for the building were raised by private subscription. The rural community of Glanworth, giving its population as 100, erected a small building at a cost of $1,000, raising its funds by private subscription. The picture of the library building appeared in the *Ontario Library Review* and was the subject of much favourable comment. The village of Newcastle received a very handsome community building from Mr. Chester D. Massey. The value of the building is said to be $250,000. This building includes excellent accommodation for the public library which was established in 1923. The town of Merritton erected a modern building at a cost of $10,000; $8,500 of the amount was secured from the Carnegie Corporation by reason of a promise made before the Corporation ceased making grants for library buildings.

Library Work with Boys and Girls

Last year we were pleased to report the good results of an interesting campaign for promoting a greater interest in library service for boys and girls. It is a matter of satisfaction to note that this important phase of library work is taking hold with the smaller libraries more strongly than ever and the good work in 1921 has left an influence that is spreading throughout the Province. The "Children's Books Recommended for Purchase" in the *Ontario Library Review* is being found of the greatest use to the librarians of the Province. That section is contributed by Miss Annie Jackson, a specialist on the Toronto Public Library staff. The February number of our quarterly was devoted almost exclusively to work with boys and girls.

It is worthy of note that Miss Lillian H. Smith, supervisor of work with boys and girls in the Toronto Public Library, was elected chairman of the Children's Section of the American Library Association. Miss Smith deserves the honour that has been conferred upon her by the children's librarians of this continent.

Travelling Libraries

It is encouraging to learn from the records that the circulation of our travelling libraries increased 17 per cent. in 1923 over 1922, especially in view of the fact there was an increase of more than 40 per cent. between 1920 and 1922. Our work in this phase of the Department's service is still quite limited, and no special means are employed to inform the sparsely settled districts of what can be done for them. The Women's Institutes are the only organization that is somewhat aggressive in promoting the use of travelling libraries. Our reason for employing no means of publicity is that the present demand is practically all that our resources can supply.

Toronto Public Library Rendered Valuable Assistance

Your Public Libraries Branch is grateful to the Toronto Public Library Board, Mr. George H. Locke, chief librarian, and to the heads of departments and many assistants in the Toronto system for co-operation for the eighth year in conducting the Department's library school and for compiling catalogues of Canadian books.

Report on Historical Societies

Your Inspector was asked during the year to present a report on the historical societies of the Province. A brief summary follows of the findings and recommendations included in this report:

Legislative grants are being paid to the Ontario Historical Society and to 27 local societies; the latter with a few exceptions are affiliated with the Ontario Historical Society. The total annual grant to these institutions amounts to $5,300.

The historical societies, on the whole, are doing useful and commendable work that is worthy of encouragement. The majority, while having done fair work, could make much better use of their opportunities by doing more and by making the results of their efforts more useful to the public. A notable minority have done work of a most praiseworthy character that is worthy of emulation by the less progressive societies.

It is difficult to estimate whether the present work of the societies fully justifies the total amount of the grants. It is doubtful if it does; but, under conditions that could be easily arranged, the value of the societies to the educational interests of the Province would probably be worthy of a more generous expenditure for grants to such societies.

The desiderata seem to be: (a) That more printed pamphlets and books be published by the societies and that a more systematic method for distribution be devised: (b) That a central bureau contain a complete modern catalogue of printed and manuscript material produced by the societies; (c) That the societies exert their influence through the schools; (d) That all societies collect and preserve contemporary historical material; (e) That some central institution such as the Ontario Historical Society or a Branch of the Department of Education assist the societies in an advisory capacity in order that their work may be of greater benefit to the public; (f) That grants be paid chiefly according to work accomplished.

The passing of a general statute respecting historical societies and also regulations governing the distribution of grants would probably be required in order to realize the larger and more effective work as suggested.

Statistics

I present on pages 290–299 a statement of the statistics of the Public Libraries of the Province, and a statement of the grants paid to Historical, Literary and Scientific Societies.

I have the honour to be, Sir,

Your obedient servant,

W. O. CARSON,
Inspector of Public Libraries.

Toronto, February 6th, 1924.

APPENDIX I

REPORT OF THE INSPECTOR OF AUXILIARY CLASSES

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—

I have the honour to submit for your consideration the following report on Auxiliary Classes.

I have the honour to be, Sir,

Your obedient servant,

Toronto, December 30, 1923. S. B. Sinclair.

There are ninety-six Auxiliary Classes conforming to regulation requirements in Ontario. This is an increase of twenty-two classes in 1923 and does not include the six adolescent Auxiliary Vocational Classes recently established in Toronto. They are distributed as follows: Training classes for very backward children, 72; Promotion classes for backward children, 2; Open Air classes and Forest Schools for delicate, anaemic or undernourished children, 5; Ambulance classes for disabled children, 4; Myopia classes for children with serious visual defect, 3; Lip-Reading classes for children with serious auditory defect, 1; other types, Hospital, Sanatorium and Institution classes, 9. The ambulance class teachers go from home to home, and the lip-reading class teacher visits a number of schools.

Outside Toronto, with the exception of a Preventorium at London and another at Hamilton, all are training classes, as follows: Public Schools—Windsor, 4; London, 5; Kitchener, 1; Stratford, 1; Guelph, 2; Owen Sound, 1; Brantford, 1; St. Catharines, 2; Hamilton, 5; York County, 1; Oshawa, 1; Brockville, 1; Peterboro, 1; Ottawa, 2; Separate Schools—Windsor, 1.

During recent years the stress has been placed on the provision of adequate facilities for very backward children in auxiliary training classes. The Department has furnished school boards, school staffs (inspectors, principals, teachers, nurses and physicians) and the parents of the backward children with information concerning the need for such classes and the procedure for their proper establishment, maintenance and conduct. The press and a number of social organizations have also been instrumental in the dissemination of valuable information to the general public. During the last year free surveys have been conducted at the request of Hamilton, Runnymede, Swansea and Ford School Boards, and the number of training classes has increased from 54 to 72. The surveys have been conducted by Miss DeLaporte, B.A., Dr. Eric Clarke and myself, with the assistance of the local school staff. The Secord School Board (No. 26 East York) is the first rural school board in Ontario to establish an auxiliary training class. Every training class that has been established is still in operation. I have visited all classes and found them doing good work.

The only serious obstacles encountered have been inadequate classroom facilities and half-time classes. It would scarcely be possible to overemphasize the importance of providing these handicapped children with as satisfactory heat, light and ventilation conditions as others, a floor area equal to that of an ordinary classroom to admit of table and bench equipment for manual work, and full school hours for acquiring those necessary facts and habits which they can learn only slowly by constant and continued repetition under careful supervision. If such children are taken from an ordinary class and placed in a small room cut off from the end of a hall, or in a discarded basement room, and put on half time with half the school day spent on the streets, the second condition may be much worse than the first.

The addition of training classes is, in the ultimate analysis, a financial gain. Forty ordinary school classes containing 1,600 children, if rearranged in forty classes of which one contains the sixteen most backward pupils of the 1,600, do better work than before, and more satisfactorily to both teachers and pupils. Where such rearrangement can be made the extra cost is practically nil. Even in cases where an additional teacher and classroom are provided the additional expenditure is more than counterbalanced by the advantages to the backward pupils, the other pupils in the ordinary class, the teachers, the parents and society.

Last year Toronto took a progressive step in the establishment of six auxiliary vocational classes for the training of very backward children over thirteen years of age, three for girls and three for boys. The results, as in many such experiments outside of Canada, have proved so satisfactory that it is now proposed to provide suitable buildings, equipment and teaching staff, not only for those already admitted, but for all on the waiting list.

Thirty-five teachers attended the Auxiliary Class Teachers' Summer Course in 1923 and paid their own expenses. The Toronto Auxiliary Class teachers hold fully attended meetings each month, after 4 o'clock, for the study of auxiliary class work.

The Toronto Auxiliary Class teachers and a few others were greatly benefited by a visit in October to the Detroit special classes. In Detroit about 4.3 per cent. of the school population receive special class instruction. Detroit also has types of classes not yet established in Ontario. These include classes for the totally blind and totally deaf. Such classes are now found in many cities and their number is increasing. When properly trained teachers are secured the results are highly satisfactory. The trend of opinion is in favour of the establishment of such classes when a city has reached a point where the number of such children warrants the additional outlay. The Provincial institutions will always be necessary in order to provide for rural districts and smaller urban centres.

Scientific investigation of subnormal children in special classes has been continued for so many years here and elsewhere that the results now furnish a fairly safe guide for future procedure in Ontario.

Fifty years ago a person with only half the intelligence or mental strength of people of normal mentality was said to be "half witted." He is now said to have a mentality or Intelligence Quotient (or briefly an I.Q.) of 50 per cent. Every person has an I.Q. of his own, and I.Q.'s vary from that of the lowest idiot, which is practically zero, to that of the most gifted individual, which is probably not higher than 200 per cent., or twice that of the person of average mentality. Children with an I.Q. below 50 per cent. seldom reach, in adult life, a higher mentality than that of a normal child of eight years, and those with an I.Q. below 75 seldom higher than twelve years.

Children with an I.Q. below 50

The Ontario Auxiliary Classes Act of 1914 wisely provides that children who are uneducable in school and who will never reach a mentality above that of eight years of age, shall not be admitted to an auxiliary class. In our surveys we have found a number of these children in school classes who, unfortunately, owing to their inferior natural mental endowment, cannot possibly make any progress in the kindergarten or primary grade, or even in an auxiliary class. They not only occupy space which might be filled by a normal pupil but are a serious hindrance to the teacher, and a detriment to the other pupils in the class. There is need for properly safeguarded legislation by which such children can be kept in the home or sent to an institution.

Children with an I.Q. between 50 and 75

The auxiliary training class provides for the next higher grade of mentality, that is, those children with I.Q.'s from 50 to 75.

Notwithstanding the rapid advance made in recent years, less than one-fourth of these very backward children in Ontario schools are in special classes. The most economical and satisfactory method of providing for all is to prepare the local school staff to select the auxiliary class pupils and carry on the work with the minimum of outside assistance.

With brief preparation, the professionally trained teacher can, from a study of the child's life-history and by continued class observation learn to make a fairly close estimate of the child's I.Q. without giving a formal intelligence test. The selection and treatment of subnormal children is receiving increased attention in normal schools and at teachers' meetings.

The requisite qualifications for the position of school inspector in Ontario demand many years of preparation and include a theoretical and practical knowledge of children, and also of psychology and kindred subjects. With such preliminary equipment only a brief course is necessary to prepare the inspector for official intelligence examination work. The inspectors have requested that they be given such a course.

It is desirable that provision be made for the establishment of auxiliary vocational schools for all very backward children over thirteen years of age.

In many places, e.g. Detroit, there is a definitely organized department for the placing and supervision of very backward children after they leave school, and it is necessary that this important work be begun in Ontario if the best results are to be attained.

Children with an I.Q. above 75

In dealing with pupils with I.Q.'s above 75 the first step is to eliminate all below 75 by placing them in a training class. Much can also be accomplished by grading schools and classes on the basis of mentality as well as knowledge into backward, normal and gifted. A valuable experiment in this connection, carried on in the Strathcona School, Hamilton, is described in the Ontario Educational Association Report of 1923, page 426.

I have visited a number of small classes containing gifted children with a mentality above 120 per cent. They go at a rapid pace and it is a delight to observe their work. Before reaching a final conclusion regarding such classes,

however, it will be well to know more concerning the special characteristics of gifted children, the type of leader that should be developed and the most suitable courses, methods and conditions of study for such development.

An example of the practical appreciation of the necessity for such investigation is furnished at Stanford University, where arrangements were made last year by which a sum of $48,000.00 was set apart for continuation of the research on superior children, "to permit the collection of medical, anthropometric and more complete psychological data regarding such children."

There are a number of other types of special classes for abnormal children nearly if not quite as important as the training classes specially referred to in this report. Toronto has made a highly creditable beginning in the establishment of open-air, sight-saving, lip-reading and ambulance classes. There is urgent need that everyone in Ontario assist in securing for all abnormal children everywhere an education which will as far as practicable enable them to lead useful and happy lives.

APPENDIX J

REPORT OF THE PROVINCIAL SCHOOL ATTENDANCE OFFICER

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir:—

I have the honour to submit herewith my annual report on School Attendance.

I have the honour to be,

Sir,

Your obedient servant,

J. P. Cowles,
Provincial School Attendance Officer.

Toronto, December 22nd, 1923.

Number of Attendance Officers

For duty during the year 1923 attendance officers were appointed in all the municipalities of the Province. The total number so appointed was 1,305. Of these, 845 were named by township councils, 398 by urban school boards, 61 by school boards in territory without municipal organization, and 1 by a county council. In each of 37 urban municipalities the Separate School Board and the Public School Board, or Board of Education, chose the same individual, thus preventing overlapping of work and ensuring uniform enforcement of the attendance measures within the municipality.

Attendance in General

It is pleasing to be able to report continued improvement in attendance. Not only is there increased enrolment in the schools, but the ratio of the actual to the possible daily attendance is higher than ever before.

The enrolment in the elementary schools in 1919, the year before The School Attendance Act became operative, was 546,562, or 20.84 per cent. of the population of the Province, as given in the Municipal Statistics. In 1920 it was 564,972; in 1921, 585,213, and in 1922 it rose to 601,485, or 21.54 per cent. of the population of the Province. In this year, 1922, the actual aggregate was 86.87 per cent. of the possible aggregate attendance, being an increase over that of the preceding year of 0.64 per cent., an amount equal to more than a full day's attendance for every child attending school.

The growth in attendance in the secondary schools has been even more marked. During the school year 1920-21, the year before the first part of The Adolescent School Attendance Act became effective, the enrolment in the

secondary schools was 42,551. This rose to 52,254 in 1921-22, and to 60,395 last year. That is, the increase during the two years of the operation of the Act has been 17,829, or 41.9 per cent. of the attendance during the year before the Act became operative. To this increase several causes, in addition to the operation of The Adolescent School Attendance Act, have contributed. Of these the growing appreciation of the value of wider education is undoubtedly the most powerful. It is significant to find that in communities where continuation schools or high or vocational schools are readily accessible, a very large percentage of the pupils of the elementary schools remain in school until they pass the High School Entrance examination. It is, moreover, a most hopeful situation to find now in the province at large that over 30 per cent. of all young persons actually proceed into the schools of secondary education.

Enforcement of the Attendance Laws

It may be true that in some communities the attendance officers have not attacked their work with enthusiasm, or that they have allowed their enthusiasm to wane, when unforseen difficulties have arisen or when they have felt a lack of understanding or of appreciation on the part of those in authority who appointed them to office; but it is also true that the greater number of officers have carried out their duties with zeal and with considerable tact. They have not attempted to coerce, but have tried to secure compliance with the laws by showing parents and others the pernicious effects of irregularity; for it is a fact that the irregularity of a few pupils may, and often does, break up the daily programme of the school, frustrate every plan of the teacher, and destroy the morale of the entire school. Sometimes it has been necessary, in order to protect children from the cupidity, ignorance, or indifference of parents or guardians, to appeal to the courts. Last year, however, in the entire province, only 522 court cases occurred. The activity of local officers and the amount of their success are indicated by the comments made by school inspectors in their annual reports. Some of these comments follow:—

"The regularity of attendance continues to improve."

"The question of attendance, in past years our most serious weakness, is steadily improving."

"The attendance has improved very noticeably under the present system of attendance officers."

"The attendance in general during the year has been good. The school attendance officers are attending carefully to their duties."

"The average school attendance for the urban centres has been high in every municipality. In the majority of the rural sections the attendance has been satisfactory."

"There has been an improvement in the school attendance for the year. The School Attendance Acts are being better enforced."

"The attendance of pupils was good; the increase in the proportion of the actual attendance to the possible being greater than the increase in registration of 1922 over 1921."

"The attendance in both city and rural schools has been well maintained and a hearty co-operation exists between the attendance officers and teachers."

"The chief difficulty is to get an attendance officer who will take action against a friend or neighbour. Usually, I might say invariably, he prefers to resign."

"The new School Attendance Act is being enforced in the centres as required by law. Most attendance officers are most conscientious in the performance of duty."

"During most of the year the attendance has been better than ever before. An effort has been made to be fair to both parents and children, and as far as possible attendance at school has been insisted on."

"The full data for the year are not yet available, but it may be safely stated that the average is gratifying. There is an attendance officer in each municipality and the compulsory School Attendance Act is fairly well enforced."

"The new compulsory Attendance Act is working well, owing chiefly to the fact that the attendance officer is appointed and paid by the school board and must get results. The Adolescent School Attendance Act has greatly strengthened the control of this officer over the parents of children under fourteen."

"I suggest that there be more urgency put into the Attendance Act. There is, it appears to me, in this inspectorate, a decided tendency on the part of the attendance officers and others to be very lenient about the attendance of pupils."

"The daily attendance at the urban schools has been good throughout the year. In the rural schools there has been some improvement, but the irregularity of attendance is still a problem that presses for solution. It is very difficult to secure efficient attendance officers, although a few are doing good work."

"The School Attendance Act is fairly well observed, and not much fault can be found with its enforcement by the school attendance officers. Most of these officers show good judgment and a desire to fulfil the spirit of the Act in its administration, but there seems to be a tendency on the part of a few of them in rural sections to grant home permits on rather flimsy excuses."

"The officers appointed to see to the proper working of The School Attendance Act have been doing fairly good work, and the attendance has improved in many places, but if nothing more is done than warning and advising, the effect will soon wear off. Only one officer that I know of has brought any delinquent before the magistrate. It had a good effect, and I think a few more officers should have done the same."

"The added number of candidates at the High School Entrance seems to indicate that The School Attendance Act is making the pupils more regular and keeping them at school till they pass the Entrance. On account of the high price and scarcity of labour and the lower prices of farm produce, parents in the country often keep their grown boys and girls at home where their help is often very much needed."

"It is pleasing to be able to report an increase in the average attendance in rural schools since The School Attendance Act came into force. During the Fall term it was not unusual to find, when visiting the school, that the average attendance had been 90 per cent. or over. This result is partly due to the activity of the school attendance officers and partly due to a quickening of the public conscience regarding the duty of parents to send their children to school regularly."

"The attendance has been fairly good throughout the year. In our city schools it has been excellent. The credit for this is due mainly to the splendid work of the attendance officer. Regular attendance at rural schools cannot, at all seasons, be reasonably expected. Rush work, high wages, falling prices of farm produce, etc., necessitate taking the children out of school at times. I do not know that our rural attendance officers all discharge their duties without fear, favour, or partiality. It is often hard for them to do their duty, which means the incurring of the ill-will of their neighbours. I believe if strictly independent outsiders were appointed, one for, say, a dozen or more sections, and his salary paid by the sections or councils on a pro rata basis, the work would likely be more efficiently done."

"The Adolescent School Attendance Act may be accountable for at least part of the enrolment of pupils beyond the age of fourteen years. But it is not to be given credit for all the enrolment of pupils beyond the age of fourteen. Section 3 of the Act came into force on September 1st. 1921. Hence this report is the first one for a whole school year. My last report showed 242 pupils fourteen years of age and older enrolled in 1921. For 1922 I have to report, in 84 of the 86 rural schools, 2 schools have not yet reported, a total of 508 pupils who had passed the fourteenth birthday. Of these 224 were fourteen years of age and 194 were fifteen years of age; the remaining 90 had passed the sixteenth birthday and were not amendable to the Act. Of these 65 were sixteen years old, 17 were seventeen years old, 6 were eighteen years old, and 2 were older. In all there were 49 in Fifth Classes. Hence we see that 459 of the 508 pupils who had passed the fourteenth birthday were in the classes below the fifth."

Attendance in Rural Sections

Fortunately not all country children have to carry, during the school age period of their childhood, the handicap of excessive farm labour, but unfortunately the excuse "kept at home to work" is seen too often on the Teachers' Reports of Irregular Attendance. As was indicated by one of the inspectors quoted in this report, scarcity of farm labour and the low prices for farm produce are together a combination which sorely tempts the farmer to use the labour of little hands. Nevertheless, to debar farmers' children of eleven, twelve, and thirteen years of age from schooling for twenty, thirty, forty, or in some cases for even sixty days of the school year, as is done in not a few communities, is to defraud the state of much mental power. Indeed, one of the greatest difficulties of the officer in charge of attendance is to secure for the country child chances of schooling equal in length to those enjoyed by the child of town and city. Many a country child finds, as Hamlin Garland in "A Son of the Middle Border" found, that to plough all day like a hired hand is not a chore, but it is a job.

Part-Time Classes

The Province of Ontario has kept well to the front educationally with nations and states which have, during the past few years, advanced the upper limit of compulsory attendance, as most of them have, to sixteen years of age.

In the enforcement of compulsory attendance to this age it becomes apparent that hardships may be wrought upon certain families where children of fourteen and upwards are required to help in the maintenance of the homes. To provide for these cases, provisions have usually been made for exemption from full time attendance at school through the issuance of working papers. Realizing that these young persons are as much entitled to some form of education at public expense as are those who attend school full time, the Legislators of the countries and states which have raised the school age have almost all enacted compulsory part-time laws, in accordance with which working boys and girls attend, for a fixed number of hours each year, courses specially designed to meet their needs.

The Adolescent School Attendance Act of Ontario is recognized as being one of the most satisfactory and most carefully constructed statutes dealing with adolescent education to be found anywhere. The first part of this Act, that dealing with full time attendance, became operative with little difficulty. The well-filled upper forms of the elementary schools and lower forms of the secondary schools indicate this. There has not been, however, so complete enforcement of the provisions dealing with part-time education. The tardiness in carrying out the requirements of the Act is due largely to slowness in grasping the great possibilities presented in instruction of this kind, and to a reluctance on the part of school boards to interfere in the slightest degree at the present time with industry.

Nevertheless, considerable progress in this department has been made. The aims and purposes of part-time instruction are becoming recognized. School boards, school officials and teachers are beginning to see that in this age young people must learn in school how to adjust themselves to the task of earning a living; that they must be taught that for the majority of them promotion in industry will be slow and is the result of merit; that steadiness and perseverance are more profitable than frequent changes of position; that trustworthiness, punctuality, industry, willing, cheerful service are the gateways to success. The purpose of requiring a youthful worker to spend part-time in school becomes apparent and the aims are plain. The part-time school aims to provide opportunity for review and drill on what has been taught already, but what is so likely to be lost by those who leave school at an early age. It aims to furnish advanced work on what is yet unknown, and to show how to apply that which is studied in school to the experiences of everyday. It strives to help the youth to analyze his present work and the work to which he looks forward, while giving him vocational counsel and guidance and some means of becoming acquainted with the practices of the shop and office. It aims to give the young person, in the most sane and practical way, training in personal hygiene, in the principles of safe living, and in those habits of life which will protect him in his hours of leisure. It aims to provide training in every way which makes for self-controlled and respectable citizenship.

The need for such courses of instruction grows with the times. The days of articled apprenticeship, which once partially filled the need, are of the past. Industry proceeds in developing a more and more highly specialized and minutely organized system. It already finds difficulty in training men to fill its respon-

sible positions. In the olden days a gifted youth had some opportunity to learn and develop and to rise. Under the modern system he is likely to be cramped and held by the monotony of an endless manipulative task, with the possibility of becoming a discontented, unstable citizen.

The school is looked to for a remedy. The educational system can and does, in the manner indicated, provide opportunity for the vocational guidance, the work analysis, and for the mental stimulus needful. It can and does provide means for the creation of habits, for the broadening of the outlook, for the shaping of character, and for the increase of power necessary to fill positions of initiative and responsibility, and to assume all the duties that rest upon the citizens of a democratic nation.

This report should not be concluded without mention being made of the admirable work done by the educational authorities of the City of London in regard to the carrying out of the provisions of The Adolescent School Attendance Act. The attendance officer of this city reported to his Board for the month of September, 1923:

> No difficulties have been met with in the application of The Adolescent Act. Co-operation is being maintained with the employers in the employments of adolescents. The part-time classes are working out very successfully, only one case of absence having been reported for the month.

APPENDIX K

REPORT OF THE DIRECTOR OF PROFESSIONAL TRAINING

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—

I have the honour to submit a report on the work of the Provincial Schools for the training of teachers for the year 1923.

The year 1923 has given additional evidence of the wisdom of the movement begun sixteen years ago by the government of the late Sir James Whitney to provide the Province, through the establishment of additional training schools of an advanced character, with a much larger body of adequately trained teachers. The progress made during the past year toward the attainment of the ideal then set is evidenced by the fact that there is an increase of fifty in the number of students enrolled at the College of Education to qualify as High School teachers, and an increase of 600 in the number enrolled at the Normal Schools to train as First or Second Class teachers.

The College of Education

The enrolment of teachers-in-training in the various courses at the College of Education for the present session is as follows:

High School Assistants' Course	264
High School Specialists' Courses	101
Household Science Course	12
Elementary Art Course	34
Elementary Physical Culture Course	154
First Class Course	46
Pedagogy Courses	150

The registration in the courses for degrees in Pedagogy, 150, is evidence of a rapidly growing interest in the scientific aspects of education. The most marked difference in the registration records appears in the courses for High School Assistants and Specialists, where the increase is about 25 per cent.

The additional buildings and equipment of the College of Education, which include a general assembly hall, four lecture rooms, instructors' rooms, and accommodation for the special courses in Household Science, Manual Training, Physical Culture, and Art, are soon to be ready for occupancy.

Several important changes have been made in the staff during the year. Mr. J. G. Althouse, M.A., headmaster of Oshawa High School, assumed the duties of headmastership of the University Schools in January. Mr. J. O. Carlisle, M.A., was appointed in October assistant professor in Methods in Classics to succeed Dr. D. E. Hamilton, who resigned to accept a professorship in Greek in University College. Mr. J. H. Mills, M.A., was appointed instructor

in Classics in the University of Toronto Schools to succeed Mr. Carlisle. Mr. C. E. Phillips, M.A., was appointed as an additional instructor in the University of Toronto Schools.

The Provincial Normal Schools

The most noteworthy fact in connection with the Normal Schools for the present session is the unprecedented increase in the number of students enrolled, twenty-four hundred being registered, as compared with eighteen hundred for the last session. Thus the present session shows not only the largest enrolment in the history of the schools but also the largest single increase since the opening of the additional Normal Schools in 1908. The following table gives in detail the attendance in the various courses at these schools:

School	Total Attendance	Male	Female	First Class	Second Class	Kindergarten-Primary
Hamilton.....	298	38	260	65	233	..
London.....	370	54	316	101	269	..
North Bay....	283	46	237	...	283	..
Ottawa.....	421	61	360	56	365	..
Peterborough..	214	26	188	...	214	..
Stratford.....	256	43	213	...	256	..
Toronto.....	587	80	507	182	355	50
Totals....	2,429	348	2,081	404	1,975	50

The following changes have been made in the staffs of the Normal Schools during the year:

Mr. Gordon S. Apperley appointed an assistant at the Toronto Normal Model School in place of Mr. Frederick W. Schnick, resigned.

Miss Marie V. Bibby, B.A., appointed an additional master at the Toronto Normal School.

Miss Mable E. Hay, appointed instructor in Household Science at the Toronto Normal School in place of Miss Gladys M. Breed, resigned.

Miss Carolyn Stockton appointed teacher of Physical Culture at the Toronto Normal Model School in place of Miss F. Uren, B.A., resigned.

Mr. J. W. Westervelt, Jr., appointed instructor in Writing at the London Normal School in place of Mr. W. J. O'Brien, B.A., resigned.

Miss D. Stephenson appointed instructor in Household Science at the North Bay Normal School in place of Miss M. C. Kay, resigned.

In addition to the above, the following have been added temporarily to the staffs mentioned to provide for the large increase in the attendance at the present time:

Miss Florence F. Halliday, B.A., to the staff of the Toronto Normal School.

Mrs. Muriel G. Sinclair, B.A., to the staff of the Toronto Normal School.

Mr. A. M. Patterson, B.A., B.Paed., to the staff of the Toronto Normal School.

Mr. Harry V. Clarke, B.A., to the staff of the Hamilton Normal School.

Mr. Edward M. McKone, B.A., to the staff of the London Normal School.

Mrs. Mina A. Acres, B.A., to the staff of the Ottawa Normal School.

Lists of the present staffs of the Normal and Normal Model Schools are given in the register of Schools and Teachers for the Province of Ontario.

Model Schools

The following tables show the number of students training for Third Class and District certificates at the various Model Schools:

Summer Model Schools

School	District	Third Class	Academic Course	Total
Bracebridge	47	29	25	101
Madoc	43	..	..	43
Core Bay	10	8	11	29
Port Arthur	8	1	2	11
Sharbot Lake	..	31	40	71
Totals	108	69	78	255

Autumn Model Schools

School	Third Class
Cornwall	25
Kingston	30
Orillia	23
Renfrew	51
Total	129

Kindergarten-Primary Summer Course

In addition to the fifty students in training at the Toronto Normal School for the Kindergarten-Primary certificate, 227 Public School teachers attended the Summer Courses of 1923 to qualify for the certificate, as follows:

School	Part I	Part II	Total
Hamilton	24	24	48
London	22	23	45
Ottawa	22	17	39
Toronto	54	41	95
Totals	122	105	227

All of which is respectfully submitted,

S. A. Morgan,
Director of Professional Training.

Toronto, December 31, 1923.

APPENDIX L

STATISTICS OF ELEMENTARY AND SECONDARY SCHOOLS

Summary

I.—ELEMENTARY SCHOOLS

a. Public Schools

Number of Public Schools in 1922		6,289
Increase for the year	9	
Number of enrolled pupils of all ages in the Public Schools during the year (exclusive of Continuation and Night School pupils)		512,939
Increase for the year	11,703	
Average daily attendance of pupils		360,121
Increase for the year	14,375	
Percentage of average attendance to total enrolment		70.20
Increase for the year	1.23	
Percentage of aggregate to possible aggregate attendance, i.e., percentage of actual to possible attendance		87.13
Number of persons employed as teachers in the Public Schools, men, 1,621; women, 11,293; total		12,914
Increase for the year	358	
Number of teachers who attended Normal School		10,429
Increase for the year	595	
Number of teachers who attended Normal College or Faculty or College of Education		1,113
Number of teachers with a University degree		141
Average annual salary for male teachers		$1,644
Increase for the year	$16	
Average annual salary for female teachers		$1,117
Increase for the year	$38	
Average experience of male teachers		12.2 years
Average experience of female teachers		8.5 years
Amount expended for teachers' salaries		$15,308,587
Amount expended for public school houses (sites and buildings)		$5,224,608
Amount expended for all other purposes		$7,728,970
Total amount expended for Public Schools		$28,262,165
Increase for the year	$1,911,992	
Cost per pupil (enrolled attendance)		$55.09
Increase for the year	$2.52	

b. Roman Catholic Separate Schools

Number of Roman Catholic Separate Schools in 1922		656
Increase for the year	35	
Number of enrolled pupils for all ages		88,546
Increase for the year	4,569	
Average daily attendance of pupils		64,897
Increase for the year	4,818	
Percentage of average attendance to total enrolment		73.29
Increase for the year	1.75	
Percentage of aggregate to possible aggregate attendance, i.e., percentage of actual to possible attendance		84 98
Number of teachers		1,958
Increase for the year	110	
Amount expended for teachers' salaries		$1,382,395
Amount expended for school houses (sites and buildings)		$1,059,531
Amount expended for all other purposes		$1,216,793
Total amount expended on R. C. Separate Schools		$3,658,719
Increase for the year	$294,099	
Cost per pupil (enrolled attendance)		$41.32
Increase for the year	$1.26	

c. Protestant Separate Schools

Number of Protestant Separate Schools (included with Public Schools, a), in 1922		5
Number of enrolled pupils		443
Increase for the year	9	
Average daily attendance of pupils		316
Increase for the year	9	

d. Night Elementary Schools

Number of Night Schools in 1922-23		21
Decrease for the year	3	
Number of pupils enrolled		2,263
Decrease for the year	270	
Number of teachers engaged		59
Decrease for the year	11	

II.—SECONDARY SCHOOLS

a. High Schools and Collegiate Institutes

Number of High Schools (including 47 Collegiate Institutes), 1922-23		175
Increase for the year	5	
Number of pupils enrolled in High Schools		44,631
Increase for the year	5,226	
Average daily attendance of pupils		37,821
Increase for the year	3,559	
Percentage of average attendance to total enrolment		84.74
Decrease for the year	2.20	
Number of teachers in High Schools		1,420
Increase for the year	118	
Average annual salary, Principals		$2,836
Increase for the year	$117	
Average annual salary, Assistants		$2,182
Increase for the year	$54	
Average annual salary, all Teachers		$2,262
Increase for the year	$57	
Highest salary paid		$5,000
Increase for the year	$500	
Amount expended for teachers' salaries, 1922		$2,963,001
Amount expended for school houses (sites and buildings)		$2,673,842
Amount expended for all other purposes		$1,106,032
Total amount expended on High Schools, 1922		$6,742,875
Increase for the year	$1,952,664	
Cost per pupil, enrolled attendance		$151.08
Increase for the year	$29.52	

b. Continuation Schools

Number of Continuation Schools, 1922-23		181
Increase for the year	21	
Number of pupils in attendance		8,777
Increase for the year	1,272	
Average daily attendance of pupils		7,234
Increase for the year	925	
Percentage of average attendance to total enrolment		82.42
Decrease for the year	1.64	
Number of teachers		323
Increase for the year	37	
Average annual salary, Principals		$1,754
Increase for the year	$12	
Average annual salary, Assistants		$1,410
Increase for the year	$27	
Highest salary paid		$3,200
Increase for the year	$200	

Amount expended on teachers' salaries, 1922		$474,241
Amount expended for school houses (sites and buildings)		$243,630
Amount expended for all other purposes		$163,560
Total amount expended on Continuation Schools, 1922		$881,431
Increase for the year	$231,957	
Cost per pupil, enrolled attendance		$100.42
Increase for the year	$13.89	

c. Night High Schools

Number of Night High Schools in 1922-23		9
Decrease for the year	2	
Number of Pupils enrolled		1,709
Increase for the year	74	
Number of teachers engaged		82
Increase for the year	5	

d. Vocational Schools

Number of Day Vocational Schools, 1922-23		16
Increase for the year	2	
Number of full time pupils enrolled		6,987
Increase for the year	1,643	
Average daily attendance of full time pupils		5,518
Increase for the year	1,258	
Number of part time pupils in Day Schools		988
Increase for the year	414	
Number of special pupils in Day Schools		1,427
Decrease for the year	177	
Number of teachers engaged in Day Schools		286
Increase for the year	74	
Number of Evening Vocational Schools, 1922-23		51
Decrease for the year	4	
Number of pupils enrolled		33,511
Increase for the year	966	
Number of teachers engaged		1,097
Increase for the year	22	
Amount expended on teachers' salaries, day and evening schools, 1922		$787,370
Amount expended on school houses (sites and buildings)		$426,967
Amount expended for all other purposes		$657,277
Total amount expended on Day and Evening Vocational Schools, 1922		$1,871,614
Increase for the year	$286,528	

III.—GENERAL

Elementary and Secondary Schools

Pupils enrolled in Elementary Schools, 1922		601,485
Pupils enrolled in Night Elementary Schools, 1922-23		2,263
Pupils enrolled in Secondary Schools, 1922-23		62,810
Pupils enrolled in Night High Schools, 1922-23		1,709
Pupils enrolled in Evening Vocational Schools, 1922-23		33,511
Total Enrolment, all schools		701,778
Increase for the year	25,420	
Percentage of total population enrolled		23.9
Total expenditure		$41,416,804
Increase for the year	$4,677,240	

Average cost per pupil (enrolled attendance) in all Schools

	1902	1907	1912	1917	1921	1922
Teachers' salaries	$7 63	$10 44	$14 26	$17 97	$28 14	$29 80
Sites and buildings	0 97	2 86	5 90	4 05	10 72	13 72
All other expenses	2 80	4 40	5 34	7 72	15 45	15 49
For all purposes	11 40	17 70	25 50	29 74	54 31	59 01

Comparative School Statistics, 1867-1922

I. PUBLIC AND SEPARATE SCHOOLS

These elementary school tables, 1, 2, 3, 4 and 5, for the purpose of comparison with previous years in which the Separate Schools were included with Public Schools, include Roman Catholic and Protestant Separate Schools. The tables A, B, C, D, and E give the statistics of the Public Schools, including Protestant Separate Schools; the statistics of the R. C. Separate Schools are given in Tables F and G; those of the Protestant Separate Schools appear in Table T; and the Night Schools in Table U.

1. School Attendance

Year	Total Number of Enrolled Pupils	Boys	Girls	Average Daily Attendance	Percentage of Average Attendance to Total Number Enrolled	Percentage of Aggregate to Possible Aggregate, i.e., Percentage of Actual to Possible Attendance
1867	401,643	213,019	188,624	163,974	40.82	.....
1872	454,662	238,848	215,814	188,701	41.50	.....
1877	490,860	261,070	229,790	217,184	44.25	.....
1882	471,512	246,966	224,546	214,176	45.42	.....
1887	493,212	259,083	234,129	245,152	49.71	.....
1892	485,670	253,091	232,579	253,830	52.26	.....
1897	482,777	251,677	231,100	273,544	56.66	.....
1902	454,088	232,880	221,208	261,480	57.58	.....
1907	448,218	229,794	218,424	266,503	59.45	.....
1912	467,022	239,187	227,835	291,210	62.35	.....
1917	527,664	266,255	261,409	342,571	64.92	.....
1921	585,213	296,942	288,271	405,825	69.38	86.18
1922	601,485	306,225	295,260	425,018	70.66	86.80

2. Classification of Pupils

Year	Kindergarten	Kindergarten-Primary	1st Reader, Part I, or Primer	1st Reader, Part II, or 1st Book	2nd Book	3rd Book	4th Book	5th Book, or Beyond 4th Book
1867	.....	.....	.....	* 79,365	98,184	83,211	68,896	71,987
1872	.....	.....	.....	*160,828	100,245	96,481	67,440	29,668
1877	.....	.....	.....	*153,630	108,678	135,824	72,871	19,857
1882	.....	.....	.....	*165,834	106,229	117,352	71,740	10,357
1887	.....	.....	115,657	76,704	100,533	108,096	81,984	10,238
1892	.....	.....	114,932	73,015	96,074	99,345	88,934	13,370
1897	.....	.....	110,567	70,808	91,330	99,682	89,314	21,076
1902	.....	.....	107,441	69,062	85,732	90,630	83,738	17,485
1907	.....	.....	112,552	60,194	84,622	89,371	85,752	15,727
1912	.....	.....	126,100	67,368	92,728	88,811	85,213	†6,802
1917	16,515	2,793	125,321	73,996	106,034	105,062	91,989	†5,954
1921	14,948	11,011	130,312	80,132	108,990	120,511	111,349	†7,960
1922	13,233	12,057	121,634	82,047	112,409	127,831	123,214	†9,060

NOTE.—Kindergarten attendance is not included for the years previous to 1917.
*In 1st Reader. †Exclusive of Continuation School Pupils.

The following table classifies the pupils in the various forms as to rural and urban schools:

Rural Schools

Year	Kindergarten	Kindergarten-Primary	First Reader Part I or Primer	First Reader Part II or First Book	Second Book	Third Book	Fourth Book	Fifth Book or Beyond Fourth Book	Totals
1904	.....	.....	60,784	36,941	47,930	50,297	47,289	9,892	253,133
1907	.....	.....	60,470	31,538	46,219	48,247	46,815	8,958	242,247
1912	.....	.....	62,712	30,293	43,775	42,450	44,049	†3,984	227,263
1917	.....	75	58,290	30,657	44,407	43,834	41,321	†2,926	221,510
1921	.....	2,167	60,047	32,386	44,317	47,208	45,823	†3,803	235,751
1922	.....	2,511	56,217	32,701	45,621	49,657	49,976	†4,403	241,086
Urban Schools (cities, towns and incorporated villages.)									
1904	.....	.....	44,456	27,800	37,299	39,814	35,815	6,304	191,488
1907	.....	.....	52,082	28,656	38,403	41,124	38,937	6,769	205,971
1912	.....	.....	63,388	37,075	48,953	46,361	41,164	†2,818	239,759
1917	16,515	2,718	67,031	43,339	61,627	61,228	50,668	†3,028	306,154
1921	14,948	8,844	70,265	47,746	64,673	73,303	65,526	†4,157	349,462
1922	13,233	9,546	65,417	49,346	66,788	78,174	73,238	†4,657	360,399

†Exclusive of Continuation School Pupils.

The following table compares the enrolment and gives the percentages from rural and urban municipalities for several years:

Year	Enrolment in Rural Schools	Enrolment in Urban Schools
1903	260,617 or 57.88% of total	189,661 or 42.12% of total
1907	242,247 or 54.05% "	205,971 or 45.95% "
1912	227,263 or 48.66% "	239,759 or 51.33% "
1917	221,510 or 41.97% "	306,154 or 58.02% "
1921	235,751 or 40.28% "	349,462 or 59.71% "
1922	241,086 or 40.08% "	360,399 or 59.91% "

NOTE.—Kindergarten attendance for years previous to 1916 not available for the above tables.

3. Teachers' Certificates, Etc.

Year	No. of Teachers	Male	Female	1st Class Certificates	2nd Class	3rd Class	Kindergarten-Primary	Kindergarten	Manual Training	Househ'd Science	District	Permanent Ungraded	Other Certificates including Temp.	No. who attended Normal School,	Nor. Coll., F. of E., or College of Education
1867	4,890	2,849	2,041	1,899	2,454	386	....	...	...	...	...	....	151	666	.....
1872	5,476	2,626	2,850	1,337	1,477	2,084	....	...	...	...	...	....	578	828	.....
1877	6,468	3,020	3,448	250	1,304	3,926	....	...	...	...	...	....	988	1,084	.....
1882	6,857	3,062	3,795	246	2,169	3,471	....	...	...	...	...	....	971	1,873	.....
1887	7,594	2,718	4,876	252	2,553	3,865	....	...	...	...	...	....	924	2,434	.....
1892	8,680	2,770	5,910	261	3,047	4,299	....	200	...	...	...	....	873	3,038	.....
1897	9,351	2,784	6,567	343	3,386	4,465	....	223	...	...	...	....	934	3,643	.....
1902	9,614	2,294	7,320	608	4,296	3,432	....	247	...	...	...	....	1,031	4,774	.....
1907	10,170	1,783	8,387	715	3,887	3,452	....	277	...	...	503	....	1,336	4,587	.....
†1912	11,128	1,511	9,617	674	6,419	1,804	....	371	...	...	317	220	1,323	6,705	614
†1917	12,762	1,317	11,445	1,106	8,784	1,317	66	310	33	38	292	213	603	9,203	1,053
†1921	14,404	1,641	12,763	1,276	10,133	1,146	258	196	65	99	419	177	635	10,763	1,238
†1922	14,872	1,740	13,132	1,273	10,825	1,190	213	258	63	78	407	156	409	11,437	1,188

†Exclusive of Continuation School Teachers.

The men engaged in teaching in these schools in 1922 formed 11.69 per cent. of the whole number. In 1921 they formed 11.39 per cent.

The number of teachers and the class of certificates, in the Public Schools alone, in each County and District of the Province, will be found in Table C of this Appendix.

The following table classifies the teachers and certificates as to rural and urban schools:

	Teachers			Certificates		
	Total	Male	Female	1st Class	2nd Class	3rd Class
Rural Schools, 1904	5,974	1,469	4,505	152	1,944	3,107
Rural Schools, 1907	6,038	1,201	4,837	180	1,542	3,079
*Rural Schools, 1912	6,143	894	5,249	165	3,002	1,463
*Rural Schools, 1917	6,455	655	5,800	343	4,232	1,129
*Rural Schools, 1921	6,871	717	6,154	292	4,768	904
*Rural Schools, 1922	7,034	777	6,257	257	5,180	909
Urban (cities, towns and incorporated villages) Schools, 1904	3,580	606	2,974	483	2,248	289
Urban, 1907	4,132	582	3,550	535	2,345	373
*Urban, 1912	4,985	617	4,368	509	3,417	341
*Urban, 1917	6,307	662	5,645	763	4,552	188
*Urban, 1921	7,533	924	6,609	984	5,365	242
*Urban, 1922	7,838	963	6,875	1,016	5,645	281

In the rural schools in 1922 the men formed 11.04 per cent., and in the urban schools, 12.28 per cent. of the number of teachers employed in each case.

*Exclusive of Continuation School Teachers.

4. Teachers' Salaries and Experience

Teachers' Salaries

Year	Highest salary paid	Average salary, male teachers, province	Average salary, female teachers, province	Average salary, male teachers, cities	Average salary, female teachers, cities	Average salary, male teachers, towns	Average salary, female teachers, towns	Average salary, male teachers, incorporated villages	Average salary, female teachers, incorporated villages	*Average salary, male teachers, rural schools	*Average salary, female teachers, rural schools	Average salary, male teachers, all urban schools	Average salary, female teachers, all urban schools
	$	$	$	$	$	$	$	$	$	$	$	$	$
1867....	1,350	346	226	532	243	464	240	....	....	261	189	....	....
1872....	1,000	360	228	628	245	507	216	....	....	305	213	....	....
1877....	1,100	398	264	735	307	583	269	....	....	379	251	....	....
1882....	1,100	415	269	742	331	576	273	....	....	385	248	....	....
1887....	1,450	425	292	832	382	619	289	....	....	398	271	....	....
1892....	1,500	421	297	894	402	648	298	....	....	383	269	....	....
1897....	1,500	391	294	892	425	621	306	....	....	347	254	....	....
1902....	1,600	436	313	935	479	667	317	....	....	372	271	....	....
1907....	1,900	596	420	1,157	592	800	406	659	372	458	379	907	453
1912....	2,200	788	543	1,320	703	977	519	779	492	566	493	1,141	618
1917....	2,500	1,038	650	1,637	795	1,166	628	908	573	686	580	1,425	731
1921....	3,500	1,628	1,079	2,245	1,310	1,721	1,005	1,356	940	1,125	961	2,053	1,203
1922....	3,500	1,644	1,117	2,269	1,363	1,767	1,047	1,393	986	1,144	987	2,082	1,253

* Incorporated villages included from 1867 to 1902 inclusive.

Increases in salaries in the cities, towns, villages and rural schools are shown in the above table. In Table C the average salaries for 1922 of the Public School teachers of the various Counties and Districts are given separately, and summarized for the cities, towns and villages. This table also states the salaries paid to teachers according to the grade of certificate held, and illustrates to what extent the teacher with the higher certificate commands the higher salary. The only noticeable decrease shown is in the case of male teachers of the third class. The average salaries for the Province are as follows:

	Male				Female			
	1912	1917	1921	1922	1912	1917	1921	1922
First Class Certificates.....	$1,340	$1,548	$2,236	$2,290	$634	$728	$1,180	$1,226
Second Class Certificates...	757	916	1,436	1,434	587	673	1,101	1,137
Third Class and District Certificates.....	524	562	928	911	458	507	845	855

Teachers' Experience

The length of service or experience of the teachers engaged in the Public Schools is also shown in Table C, where the numbers who have taught from less than one year up to forty years and over are given for each year.

The average experience in the Public Schools at the end of 1922 was as follows:

Male teachers, 12.2 years.
Female teachers, 8.5 years.
All teachers, 8.9 years.
Rural teachers (male and female), 5.2 years.
Urban teachers (male and female), 12.7 years.

5. Receipts and Expenditures

Year	Receipts				Expenditures				
	Legislative grants	Municipal school grants and assessments	Clergy reserve funds, balances and other sources	Total receipts	Teachers' salaries	Sites and buildings school houses	Libraries, maps, apparatus, prizes, etc.	Rent, repairs, fuel and other expenses	Total expenditure
	$	$	$	$	$	$	$	$	$
1867.	187,153	1,151,583	331,599	1,670,335	1,093,517	149,195	31,354	199,123	1,473,189
1872.	225,318	1,763,492	541,460	2,530,270	1,371,594	456,043	47,799	331,928	2,207,364
1877.	251,962	2,422,432	730,687	3,405,081	2,038,099	477,393	47,539	510,458	3,073,489
1882.	265,738	2,447,214	757,038	3,469,990	2,144,449	341,918	15,583	525,025	3,026,975
1887.	268,722	3,084,352	978,283	4,331,357	2,458,540	544,520	27,509	711,535	3,742,104
1892.	283,791	3,300,512	1,227,596	4,811,899	2,752,629	427,321	40,003	833,965	4,053,918
1897.	366,538	3,361,562	1,260,055	4,988,155	2,886,061	391,689	60,585	877,335	4,215,670
1902.	383,666	3,959,912	1,422,924	5,766,502	3,198,132	432,753	86,723	1,107,552	4,825,160
1907.	655,239	6,146,825	2,455,864	9,257,928	4,389,524	1,220,820	213,096	1,732,739	7,556,179
1912.	842,278	9,478,887	3,936,887	14,258,052	6,109,547	2,777,960	167,755	2,218,698	11,273,960
1917.	907,846	12,193,439	4,168,000	17,269,285	8,398,450	1,987,644	290,207	3,435,534	14,111,835
1921.	2,454,018	21,195,263	11,461,271	35,110,552	15,473,049	5,605,341	418,370	8,218,033	29,714,793
1922.	2,976,712	22,842,180	12,805,773	38,624,665	16,690,982	6,284,139	480,483	8,465,280	31,920,884

The increase for the year in the amount paid as teachers' salaries was $1,217,933. The total expenditure increased by $2,206,091.

These tables show the expenditure per pupil for the years as given below:

Average cost per pupil (enrolled attendance)

	1902	1907	1912	1917	1921	1922
Teachers' salaries.....	$7 04	$9 79	$13 08	$15 91	$26 44	$27 75
Sites and buildings.....	0 95	2 72	5 95	3 77	9 58	10 45
All other expenses.....	2 63	4 34	5 11	7 06	14 75	14 87
For all purposes.....	10 62	16 85	24 14	26 74	50 77	53 07

Average cost per pupil (average attendance)

	1902	1907	1912	1917	1921	1922
Teachers' salaries.....	$12 23	$16 47	$20 98	$24 52	$38 13	$39 27
Sites and buildings.....	1 65	4 58	9 54	5 80	13 81	14 78
All other expenses.....	4 57	7 30	8 19	10 87	21 28	21 05
For all purposes.....	18 45	28 35	38 71	41 19	73 22	75 10

The expenditure per pupil (enrolled attendance) for 1922 in the Public Schools alone will be found in Table E, and for the R. C. Separate Schools in Table F. The expenditure will there be shown as to rural schools, cities, towns, and villages separately.

II. ROMAN CATHOLIC SEPARATE SCHOOLS

1. Schools, Teachers and Attendance

Year	Schools open	Teachers	Pupils	Boys	Girls	Average daily attendance	Percentage of average attendance to total number enrolled	Percentage of aggregate to possible aggregate attendance
1867.....	161	210	18,924	.....	.....	8,606	45.47	.....
1872.....	171	254	21,406	.....	.....	10,584	49.44	.....
1877.....	185	334	24,952	.....	.....	12,549	50.29	....
1882.....	190	390	26,148	.....	.....	13,574	51.91	.....
1887.....	229	491	30,373	15,376	14,997	16,866	55.52	.....
1892.....	312	662	37,466	19,169	18,297	21,560	57.54	.....
1897.....	340	752	41,620	21,342	20,278	24,996	60.05	.....
1902.....	391	870	45,964	23,314	22,650	28,817	62.69	.....
1907.....	449	1,034	51,502	26,420	25,082	33,500	65.04	.....
1912.....	513	1,237	61,297	31,126	30,171	39,735	64.82	.....
1917.....	548	1,488	70,048	35,036	35,012	46,919	66.98	.....
1921.....	621	1,848	83,977	42,140	41,837	60,079	71.54	85.90
1922.....	656	1,958	88,546	44,728	43,818	64,897	73.29	84.98

2. Receipts and Expenditures

Year	Receipts				Expenditures					
	Legislative grants	Municipal school grants and assessments	Balances, subscribed and other sources	Total receipts	Teachers' salaries	Sites and building school houses	Libraries, maps, apparatus, prizes, etc.	Rent, repairs, fuel and other expenses	Total expenditure	Cost per pupil
	$	$	$	$	$	$	$	$	$	$ c.
1867.	9,993	26,781	11,854	48,628	34,830	.....	.....	†7,889	42,719	2 26
1872.	12,327	41,134	15,349	68,810	45,824	.....	.....	†15,993	61,817	2 88
1877.	13,607	72,177	34,482	120,266	70,201	24,510	2,811	17,284	114,806	4 60
1882.	14,382	97,252	55,105	166,739	84,095	36,860	1,303	32,082	154,340	5 13
1887.	16,808	147,639	65,401	229,848	112,293	48,937	3,624	46,369	211,223	6 95
1892.	21,043	206,698	98,293	326,034	149,707	65,874	2,922	71,335	289,838	7 74
1897.	26,675	224,617	84,032	335,324	168,800	41,233	5,786	86,350	302,169	7 26
1902.	30,472	293,348	161,683	485,503	210,199	100,911	6,158	118,173	435,441	9 47
1907.	40,524	442,316	308,540	791,380	281,484	186,908	15,991	229,793	714,176	13 86
1912.	51,846	757,255	377,713	1,186,814	456,800	308,193	15,207	263,024	1,043,224	17 01
1917.	63,127	1,066,253	370,346	1,499,726	635,089	262,103	24,836	391,695	1,313,723	18 75
1921.	196,283	1,980,312	1,552,246	3,728,841	1,236,961	1,086,551	40,225	1,000,883	3,364,620	40 06
1922.	195,963	2,154,985	1,698,096	4,049,044	1,382,395	1,059,531	52,302	1,164,491	3,658,719	41 32

†Including all expenditure except for teachers' salaries.

An increase of 4,569 in the enrolment and of $294,099 in the expenditure in 1922 are noticed in the above tables. The expenditure per pupil of enrolled attendance increased from $40.06 to $41.32. Detailed statistics in reference to these schools will be found in Tables F and G.

III. PROTESTANT SEPARATE SCHOOLS

The following is a complete list of the Protestant Separate Schools of the Province:—No. 1 Grattan, No. 2 Hagarty, L'Orignal and Penetanguishene (two schools).

They were attended by 443 pupils in 1922. The whole amount expended for their maintenance and permanent improvements was $18,511.79. Ten teachers held Second Class certificates, and one held a Third Class certificate.

More complete statistics for these schools will be found in Table T.

IV. CONTINUATION SCHOOLS

The following table gives statistics of the "Continuation Classes, Grade A," up to and including 1907. Thereafter they are known as "Continuation Schools." Formerly the statistics of these schools were included with the statistics of the Public and Separate Schools, consequently certain items for the years 1897-1907 cannot be given.

Year	Schools	One-teacher schools	Two-teacher schools	Three-teacher schools	Number of teachers	Receipts		Expenditure		Total value of Equipment	Number of Pupils	Percentage of average attendance to total enrolment
						Legislative grant	Total Receipts	Paid for Teachers' Salaries	Total Expenditure			
						$	$	$	$	$		
1897....	27	20	7	....	34	2,700	.....	.....	.....	.....	1,275	.....
1902....	59	46	12	1	73	8,350	.....	.....	.....	.....	1,856	.....
1907....	91	65	24	2	119	25,610	.....	73,325	.....	26,345	3,993	.....
1912....	138	54	73	11	226	64,081	295,261	202,875	265,087	75,556	6,094	61.97
1917....	137	36	99	2	*241	65,733	360,431	228,362	324,621	93,228	*5,104	*73.15
1921....	160	46	102	12	*286	127,770	723,426	406,162	649,474	134,714	*7,505	*84.06
1922....	181	58	104	19	*323	148,217	1,038,602	474,241	881,431	158,030	*8,777	*82.42

* For school year ended six months after the calendar year specified.

Of the enrolled attendance for 1922-23, 6,316 pupils were in the Lower School and 2,461 in the Middle School. The total attendance was made up of 3,569 boys and 5,208 girls.

Average Cost per pupil, enrolled attendance

	1917	1921	1922
Teachers' salaries	$44 74	$54 12	$54 03
Sites and buildings	6 33	12 93	27 76
All other expenses	12 53	19 48	18 63
For all purposes	63 60	86 53	100 42

Statistics in detail for 1922-23 in reference to the Continuation Schools will be found in Tables H, I, J and K.

V. COLLEGIATE INSTITUTES AND HIGH SCHOOLS

The following table gives comparative statistics respecting Collegiate Institutes and High Schools from 1867 to 1922, inclusive:

Receipts, Expenditure, Attendance, etc.

Year	Schools	Teachers	Receipts		Expenditure			Pupils	Percentage of average attendance to total enrolment
			Legislative grant	Total Receipts	Paid for teachers' salaries	Paid for sites and buildings	Total expenditure		
			$	$	$	$	$		
1867.....	102	159	54,562	139,579	94,820	*19,190	124,181	5,696	55
1872.....	104	239	79,543	223,269	141,812	*31,360	210,005	7,968	56
1877.....	104	280	78,762	357,521	211,607	*51,417	343,710	9,229	56
1882.....	104	332	84,304	373,150	253,864	*19,361	343,720	12,348	53
1887.....	112	398	91,977	529,323	327,452	*73,061	495,612	17,459	59
1892.....	128	522	100,000	793,812	472,029	*91,108	696,114	22,837	60
1897.....	130	579	101,250	767,487	532,837	*46,627	715,976	24,390	61
1902.....	134	593	112,650	832,853	547,402	44,246	769,680	24,472	58.97
1907.....	143	750	158,549	1,611,553	783,782	193,975	1,213,697	30,331	60.94
1912.....	148	917	209,956	2,414,128	1,232,537	327,982	1,953,061	32,273	62.80
1917.....	162	†1,051	184,088	3,051,684	1,554,049	277,544	2,418,975	†29,097	†78.15
1921.....	170	†1,302	223,165	5,623,528	2,531,069	1,058,691	4,790,211	†39,405	†86.94
1922.....	175	†1,420	276,889	7,993,999	2,963,001	2,673,842	6,742,875	†44,631	†84.74

* Expenses for repairs, etc., included.

† For the school year ended six months after the calendar year specified.

Average cost per pupil (enrolled attendance)

	1917	1921	1922
Teachers' salaries.....	$53 41	$64 23	$66 39
Sites and buildings.....	9 54	26 87	59 91
All other expenses.....	20 18	30 46	24 78
For all purposes.....	83 13	121 56	151 08

Number of Pupils in the three grades of schools in the Collegiate Institutes and High Schools

	1916-17	1921-22	1922-23
Lower School.....	20,190	27,273	29,219
Middle School.....	7,336	9,794	12,210
Upper School.....	1,571	2,338	3,202
Total enrolment.....	29,097	39,405	44,631
Total number of boys.....	12,353	18,328	21,139
Total number of girls.....	16,744	21,077	23,492

The statistics in detail of the various Collegiate Institutes and High Schools of the Province for 1922-23 will be found in Tables L, M, N and O.

VI. TEACHERS' INSTITUTES

This table presents the work of the Teachers' Institutes for forty-six years:

Year	No. of Teachers' Institutes	No. of Members	No. of Teachers in the Province (High School teachers not included)	Receipts				Expenditure	
				Amount received from government grants	Amount received from municipal grants	Amount received from members' fees	Total amount received	Amount paid for Libraries	Total amount expended
				$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1877.....	42	1,181	6,468	1,412 50	100 00	299 75	2,769 44	.....	1,127 63
1882.....	62	4,395	6,857	2,900 00	300 00	1,088 84	9,394 28	453 02	5,355 33
1887.....	66	6,781	7,594	1,800 00	1,879 45	730 66	10,405 95	1,234 08	4,975 50
1892.....	69	8,142	8,680	1,950 00	2,105 00	875 76	12,043 54	1,472 41	6,127 46
1897.....	73	7,627	9,351	2,425 00	2,017 45	901 15	12,446 20	1,479 88	6,598 84
1902.....	77	8,515	9,614	2,515 00	1,877 50	1,171 80	13,171 26	1,437 18	7,188 45
1907.....	81	9,319	10,170	2,850 00	1,920 00	1,671 32	14,824 09	654 16	7,487 41
1912.....	83	*8,976	11,128	3,800 00	2,100 78	1,961 10	22,120 70	1,359 24	10,120 89
1917.....	94	*11,560	12,762	5,475 00	3,701 62	3,821 23	27,712 01	3,173 12	13,977 20
1921.....	96	*12,546	14,404	6,275 00	4,411 50	6,244 00	35,660 70	5,807 92	20,847 75
1922.....	95	*12,910	14,872	6,900 00	4,459 27	6,540 84	39,759 89	5,743 50	25,810 37

*Registered attendance of members. See Appendix M for details for 1922.

VII. DEPARTMENTAL EXAMINATIONS, Etc.

1. Table showing the Number of Teachers in Training at Provincial Normal Schools, and the Pupils at the Normal Model Schools in connection therewith, etc., 1877-1924

Year	No. of Normal School teachers	No. of Normal School students	No. of Normal Model School and Kindergarten teachers	No. of Normal Model School and Kindergarten pupils
1877.....	13	257	8	643
1882.....	16	260	15	799
1887.....	13	441	18	763
1892.....	12	428	22	842
1897.....	13	407	23	832
1902.....	16	619	31	958
1907-08.....	*35	428	*38	979 (1907)
1912-13.....	*69	986	*38	914 (1912)
1917-18.....	*78	1,514	*43	938 (1917)
1922-23.....	*85	1,815	*43	1,070 (1922)
1923-24.....	*92	2,429	*43	1,112 (1923)

* Including those engaged in both a Normal and a Normal Model School.

2. High School Entrance Examinations, 1877-1923.

Year	Total number examined	Number granted certificates	Percentage	Year	Total number examined and recommended by Principals	Number granted certificates	Percentage
1877.....	7,383	3,836	51.95	1907.....	22,144	15,430	69.68
1882.....	9,607	4,371	45.49	1912.....	22,679	13,977	61.62
1887.....	16,248	9,364	57.63	1917.....	21,975	15,751	71.67
1892.....	16,409	8,427	51.35	1922.....	36,114	27,560	76.31
1897.....	16,384	10,502	64.09	1923.....	380,48	29,889	78.55
1902.....	18,087	13,300	73.53				

3. Lower School Examination, 1923

Statistics of Results by Papers

Subjects	Total Number of Candidates	Candidates Writing L.S. Exam.	Number Successful			
			Passed L.S. Exam.	Teachers' Report	Total Successful	Per Cent.
English Grammar....	9,366	1,854	577	7,512	8,089	86.36
Canadian History....	17,102	3,535	367	13,568	13,935	81.48
Geography.....	13,955	1,941	627	12,014	12,641	90.58
Physiography.....	11,058	1,254	418	9,807	10,225	92.46
Arithmetic.....	11,015	2,659	554	8,359	8,913	80.91
Art.....	14,232	1,921	1,091	12,311	13,402	94.16
Botany.....	12,314	2,030	1,089	10,285	11,374	92.36
Zoology.....	9,219	856	369	8,363	8,732	94.71
Agric. & Hort. I.....	899	90	24	810	834	92.75
Agric. & Hort. II.....	768	62	33	709	742	96.61
Latin Grammar.....	2,223	283	144	1,944	2,088	93.47
Total.....	102,151	16,485	5,293	85,682	90,975	

Total Number of Candidates writing Examination..... 30,344
Total Number of Examination Centres..... 368

4. Middle School Examination, 1923

STATISTICS OF RESULTS BY PAPERS

SUBJECTS	JUNE					APPEALS		SEPTEMBER			JUNE AND SEPTEMBER	
	Total Cands.	Number of Successful Candidates										
		On Marks Alone	With Teachers' Report	Total	Per Cent.	Total Appeals	Appeals Sustained	Total Cands.	Total Successful	Per Cent.	Total Successful	Per Cent.
English Composition	9,945	7,084	22	7,106	71.45	88	23	537	384	71.51	7,513	75.64
English Literature	9,824	8,373	159	8,532	86.84	29	1	252	139	55.12	8,672	88.27
British History	10,003	5,432	597	6,029	60.19	98	18	445	235	52.81	6,282	62.80
Ancient History	8,166	3,825	435	4,260	51.55	94	16	1,163	733	63.02	5,009	61.36
Algebra	10,731	7,279	270	7,549	70.34	37	6	612	396	64.54	7,951	74.28
Geometry	8,297	4,984	301	5,285	63.68	51	5	806	415	51.49	5,705	68.03
Physics	8,806	7,318	149	7,467	84.79	25	2	240	97	40.42	7,566	85.45
Chemistry	8,216	5,745	313	6,058	73.73	39	8	372	158	42.47	6,224	75.75
Latin Authors	5,093	3,174	173	3,347	65.71	22	1	462	122	26.40	3,470	68.12
Latin Composition	5,863	3,946	193	4,139	70.57	36	5	390	134	34.36	4,278	72.93
French Authors	5,544	4,697	109	4,806	86.68	20	4	125	68	54.40	4,878	87.98
French Composition	5,863	3,770	205	3,975	67.79	19	3	325	57	17.54	4,035	68.82
German Authors	372	305	17	322	86.55	2	0	8	1	12.50	323	86.82
German Composition	394	258	14	272	69.03	3	0	29	11	37.92	283	71.82
Greek Authors	110	61	3	64	58.18	0	0	8	3	37.50	67	60.91
Greek Composition	100	67	5	72	72.00	1	0	11	4	36.36	76	76.00
Spanish Authors	122	73	4	77	63.11	2	0	15	12	80.00	89	72.95
Spanish Composition	116	64	1	65	56.03	0	0	12	6	50.00	71	61.20
Agric. & Hort. I	199	158	5	163	81.95	5	3	4	2	50.00	168	84.42
Agric. & Hort. II	150	129	5	134	89.33	0	0	5	5	100.00	139	92.66
Total	97,914	66,742	2,980	69,722	.....	571	95	5,821	2,982	.....	72,799	.....

NOTE.—Total Number of Candidates writing in June 18,397
September 3,042
Total Number of Examination Centres in June 341
September 82

5. Upper School Examination, 1923

STATISTICS OF RESULTS BY PAPERS

SUBJECTS	JUNE					APPEALS		SEPTEMBER			JUNE AND SEPTEMBER	
	Total Cands.	Number of Successful Candidates										
		On Marks Alone	With Teachers' Report	Total	Per Cent.	Total Appeals	Appeals Sustained	Total Cands.	Total Successful	Per Cent.	Total Successful	Per Cent.
English Composition	4,255	3,449	124	3,573	83.99	16	4	357	241	67.51	3,818	89.72
English Literature	4,047	2,443	206	2,649	65.45	53	10	583	369	63.29	3,028	74.82
History	1,483	999	69	1,068	72.01	28	1	162	94	58.03	1,163	78.42
Algebra	2,327	1,685	52	1,737	74.64	17	1	245	95	38.78	1,833	78.76
Geometry	2,340	1,209	189	1,398	59.74	35	5	364	22	6.04	1,425	60.89
Trigonometry	1,367	743	100	843	61.77	13	5	205	39	19.02	887	64.88
Botany	574	439	34	473	82.40	4	2	51	21	41.18	496	86.42
Zoology	587	476	30	506	86.20	5	2	43	16	37.21	524	89.27
Physics	712	517	28	545	76.54	8	2	38	20	52.63	567	79.49
Chemistry	734	493	28	521	70.98	1	0	38	26	68.42	547	74.52
Latin Authors	1,493	1,013	55	1,058	70.86	10	1	155	86	55.49	1,145	76.68
Latin Composition	1,583	687	79	766	48.32	21	0	333	113	33.93	879	55.52
French Authors	2,216	1,791	78	1,869	84.34	13	0	123	100	81.30	1,969	88.85
French Composition	2,405	1,238	110	1,348	56.04	41	2	436	132	30.28	1,482	61.62
German Authors	139	134	1	135	97.12	1	0	1	1	100.00	136	99.35
German Composition	136	112	2	114	83.82	2	1	6	2	33.33	117	86.03
Greek Authors	42	31	1	32	76.19	1	0	5	3	60.00	35	83.33
Greek Composition	40	29	1	30	75.00	1	0	4	2	50.00	32	80.00
Spanish Authors	22	17	0	17	77.27	0	0	3	1	33.33	18	81.81
Spanish Composition	18	13	0	13	72.22	0	0	3	2	66.67	15	83.33
Problems	78	5	0	5	6.41	0	0	0	0	0.00	5	6.41
Total	26,598	17,513	1,187	18,700	.....	270	36	3,155	1,385	.....	20,121	.....

NOTE.—Total Number of Candidates writing in June 5,700
September 1,164
Total Number of Examination Centres in June 215
September 74

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Rural Schools	Attendance					Number of Pupils in the Kindergarten-Primary
	Total number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance	
1 Brant	3,430	1,755	1,675	2,298	87	35
2 Bruce	4,885	2,567	2,318	3,433	83	....
3 Carleton	7,025	3,569	3,456	4,506	85	333
4 Dufferin	2,245	1,207	1,038	1,454	81	3
5 Dundas	2,460	1,296	1,164	1,622	84	....
6 Elgin	4,274	2,232	2,042	2,817	86	....
7 Essex	5,528	2,911	2,617	3,504	88	105
8 Frontenac	4,088	2,101	1,987	2,434	78	....
9 Glengarry	2,688	1,361	1,327	1,576	78	14
10 Grey	6,476	3,374	3,102	4,373	84	....
11 Haldimand	2,565	1,353	1,212	1,748	85	....
12 Haliburton	1,507	754	753	845	75	41
13 Halton	2,309	1,217	1,092	1,458	82	....
14 Hastings	6,157	3,196	2,961	3,840	80	....
15 Huron	5,479	2,856	2,623	3,863	86	5
16 Kent	6,330	3,245	3,085	4,094	81	44
17 Lambton	5,091	2,664	2,427	3,419	85	....
18 Lanark	2,866	1,461	1,405	1,908	83	....
19 Leeds and Grenville	5,592	2,860	2,732	3,608	82	3
20 Lennox and Addington	2,807	1,445	1,362	1,828	82	2
21 Lincoln	3,814	1,945	1,869	2,401	85	39
22 Middlesex	6,732	3,557	3,175	4,533	85	18
23 Norfolk	3,689	1,889	1,800	2,349	82	....
24 Northumberland and Durham	6,466	3,406	3,060	4,238	84	44
25 Ontario	5,118	2,573	2,545	3,377	84	....
26 Oxford	4,742	2,468	2,274	3,240	86	....
27 Peel	2,979	1,539	1,440	1,928	84	....
28 Perth	4,139	2,218	1,921	2,902	86	6
29 Peterborough	3,196	1,649	1,547	2,009	81	....
30 Prescott and Russell	2,871	1,492	1,379	1,677	82	190
31 Prince Edward	2,079	1,065	1,014	1,321	84	....
32 Renfrew	5,532	2,814	2,718	3,317	78	....
33 Simcoe	8,463	4,321	4,142	5,426	83	8
34 Stormont	2,762	1,461	1,301	1,762	81	18
35 Victoria	3,161	1,650	1,511	2,162	80	....
36 Waterloo	3,954	2,100	1,854	2,796	87	....
37 Welland	5,267	2,759	2,508	3,603	86	113
38 Wellington	4,529	2,360	2,169	3,128	86	11
39 Wentworth	6,229	3,187	3,042	4,042	87	58
40 York	22,863	11,720	11,143	15,001	87	534
41 Algoma	3,595	1,813	1,782	2,166	80	....
42 Kenora	776	430	346	430	82	20
43 Manitoulin	1,682	865	817	1,039	82	....
44 Muskoka	2,668	1,427	1,241	1,507	78	20
45 Nipissing	2,011	1,030	981	1,067	76	155
46 Parry Sound	3,975	1,995	1,980	2,516	81	44
47 Rainy River	1,842	946	896	950	74	26
48 Sudbury	3,837	1,966	1,871	2,569	80	....
49 Timiskaming	4,757	2,451	2,306	2,577	80	119
50 Thunder Bay	2,711	1,342	1,369	1,571	77	....
Totals	220,241	113,862	106,379	142,232	83.39	2,008

SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION, ETC.

	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book	Number of Pupils admitted during the year to School for *the first time*. (Pupils who previously attended some other School in Ontario not counted)	Number of Boys who left School during the year to attend some other Public or Separate School in another School Section	Number of Girls who left School during the year to attend some other Public or Separate School in another School Section
1	655	479	618	834	804	5	361	216	191
2	942	548	937	1,116	1,255	87	448	142	119
3	1,328	978	1,309	1,516	1,522	39	774	294	266
4	398	275	437	509	590	33	230	84	83
5	570	283	492	498	604	13	296	150	111
6	776	509	741	994	1,129	125	429	291	220
7	1,272	890	1,079	1,174	954	54	533	267	234
8	1,030	526	730	803	989	10	431	203	186
9	781	315	606	529	430	13	343	124	132
10	1,263	774	1,115	1,545	1,640	139	663	218	219
11	522	283	500	570	636	54	264	137	110
12	382	211	299	276	245	53	163	66	68
13	516	303	391	497	577	25	275	170	126
14	1,409	787	1,221	1,320	1,237	183	641	331	305
15	775	637	1,088	1,242	1,425	307	529	191	179
16	1,502	888	1,133	1,244	1,387	132	744	375	277
17	926	652	838	1,053	1,431	191	551	202	217
18	634	334	520	608	747	23	282	92	98
19	1,196	646	964	1,187	1,520	76	537	304	258
20	624	383	477	591	697	33	264	122	94
21	814	518	714	838	852	39	436	242	279
22	1,156	834	1,470	1,393	1,788	73	713	349	305
23	838	461	734	820	774	62	341	228	208
24	1,234	781	1,359	1,447	1,451	150	640	322	278
25	1,156	573	1,002	1,177	1,146	64	556	253	135
26	903	604	874	1,094	1,192	75	490	243	224
27	620	381	533	635	804	6	315	165	132
28	695	485	663	1,031	1,157	102	470	139	122
29	745	446	597	689	683	36	310	187	179
30	677	360	438	530	615	61	306	135	101
31	420	282	358	493	465	61	215	150	129
32	1,420	787	1,054	1,007	1,109	155	532	130	124
33	1,790	1,033	1,849	1,874	1,804	105	750	337	337
34	656	324	526	608	586	44	270	115	109
35	629	395	625	623	787	102	288	144	89
36	793	499	806	958	861	37	450	149	137
37	1,301	764	917	1,132	980	60	539	329	287
38	806	524	727	1,028	1,302	131	458	199	151
39	1,338	785	1,110	1,447	1,388	103	639	324	359
40	5,419	3,700	5,096	4,660	3,273	181	2,909	1,221	1,135
41	1,069	441	644	646	725	70	420	206	185
42	200	118	174	139	120	5	93	51	39
43	423	202	293	358	368	38	140	67	59
44	651	352	499	535	551	60	330	138	131
45	622	362	330	283	254	5	255	96	78
46	1,074	532	725	787	708	105	507	189	170
47	511	254	339	321	304	87	202	105	91
48	1,441	645	686	548	457	60	447	180	160
49	1,525	701	815	844	728	25	583	301	284
50	806	481	508	509	392	15	266	137	100
	49,233	29,325	41,960	46,560	47,443	3,712	23,628	10,810	9,610

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Rural Schools	Number of Boys who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational)	Number of Girls who left the 4th Book Class during the year to attend a Secondary School	Number of Boys who left 5th Class during the year to attend a Secondary School	Number of Girls who left the 5th Class during the year to attend a Secondary School	Number of Pupils who left to attend some Private School or College	Number of Pupils removed by death or disability
1 Brant	83	81	....	....	1	1
2 Bruce	82	64	5	7	....	14
3 Carleton	145	178	1	1	5	8
4 Dufferin	41	61	4	1	....	1
5 Dundas	42	58	1	4	6	8
6 Elgin	90	131	11	17	8	20
7 Essex	51	82	....	1	14	6
8 Frontenac	54	76	....	....	1	16
9 Glengarry	35	61	....	....	8	7
10 Grey	89	110	6	14	7	7
11 Haldimand	48	58	1	5	2	6
12 Haliburton	1	13	....	2	1	2
13 Halton	48	70	1	1	....	....
14 Hastings	47	91	10	23	1	17
15 Huron	113	104	9	17	1	1
16 Kent	91	96	18	15	3	11
17 Lambton	64	81	14	22	2	19
18 Lanark	56	64	2	2	1	6
19 Leeds and Grenville	94	120	6	7	4	7
20 Lennox and Addington	54	48	2	2	11	6
21 Lincoln	74	71	4	3	....	....
22 Middlesex	174	199	4	6	1	24
23 Norfolk	40	51	2	3	2	4
24 Northumberland and Durham	119	122	10	10	....	9
25 Ontario	55	94	6	6	4	3
26 Oxford	81	117	4	8	2	15
27 Peel	71	85	....	....	....	....
28 Perth	56	64	11	8	2	1
29 Peterborough	30	28	....	2	5	4
30 Prescott and Russell	49	54	4	5	9	9
31 Prince Edward	17	27	....	3	2	2
32 Renfrew	40	53	3	21	2	12
33 Simcoe	136	135	1	8	3	14
34 Stormont	41	61	4	2	....	2
35 Victoria	34	52	8	18	3	7
36 Waterloo	46	35	1	1	2	1
37 Welland	66	34	....	3	....	8
38 Wellington	91	111	4	5	4	4
39 Wentworth	81	113	10	14	7	24
40 York	243	293	13	11	24	36
41 Algoma	34	27	2	3	1	3
42 Kenora	2	6	....	....	4	2
43 Manitoulin	17	39	....	1	4	1
44 Muskoka	14	19	....	1	....	12
45 Nipissing	6	15	....	....	5	15
46 Parry Sound	17	38	2	6	3	3
47 Rainy River	19	8	....	....	....	5
48 Sudbury	25	17	5	3	2	7
49 Timiskaming	22	36	....	3	5	17
50 Thunder Bay	7	5	18	17	5	8
Totals	3,035	3,656	207	312	177	415

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Number in Art	Geography	Music	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene
1	3,278	2,867	2,606	2,996	2,926	942	1,705	336	2,629
2	4,662	3,884	4,070	4,257	3,723	1,555	1,631	2,157	3,771
3	6,616	5,222	5,692	5,170	5,629	2,167	2,919	3,499	5,279
4	2,105	1,696	1,385	1,919	1,866	723	885	1,011	1,791
5	2,363	1,937	1,826	2,173	2,181	672	943	1,065	1,729
6	4,169	3,448	4,035	4,095	4,113	2,138	2,661	2,769	3,406
7	5,303	4,015	4,308	4,710	4,683	2,046	1,743	1,969	4,711
8	4,088	3,061	3,082	4,084	4,084	999	1,856	2,139	4,081
9	2,574	1,955	2,380	2,237	2,382	640	962	1,090	1,949
10	6,233	4,988	4,283	5,500	5,124	2,050	2,302	2,964	5,385
11	2,362	1,967	1,460	2,220	2,178	794	876	1,137	1,912
12	1,358	1,031	949	1,103	1,223	348	354	453	1,188
13	2,212	1,704	1,705	2,010	1,838	793	796	1,056	1,680
14	6,059	5,159	4,907	5,795	5,733	1,520	1,939	2,632	5,715
15	4,979	4,207	4,410	4,695	4,609	2,123	1,905	2,594	4,088
16	6,021	4,395	4,134	4,916	5,051	1,880	2,290	2,720	4,564
17	5,085	4,151	3,857	5,091	5,091	1,612	3,412	3,479	5,051
18	2,764	2,036	2,080	2,455	2,349	827	1,079	1,382	2,118
19	5,476	4,215	4,305	4,396	4,529	1,895	2,303	2,930	4,706
20	2,749	2,172	2,141	2,426	2,432	952	1,183	1,273	2,346
21	3,762	2,864	3,353	3,270	3,274	912	1,083	1,459	3,127
22	6,732	5,560	5,387	6,193	6,260	2,263	3,060	3,490	5,977
23	3,599	2,883	2,884	3,261	3,393	892	1,375	1,685	3,214
24	5,930	4,732	4,327	5,114	5,121	1,867	1,969	2,390	4,839
25	5,008	3,688	4,025	3,925	3,888	1,203	2,070	2,059	4,657
26	4,683	3,594	3,053	4,085	4,113	1,390	1,742	1,973	4,530
27	2,890	2,348	2,159	2,634	2,541	930	1,113	1,246	2,539
28	4,106	3,503	3,930	4,001	3,806	1,583	1,443	1,759	3,733
29	2,977	2,352	2,503	2,475	2,518	847	1,072	1,160	2,564
30	2,600	1,823	2,258	2,098	2,332	860	970	1,220	1,868
31	2,076	1,578	1,105	1,957	1,934	572	741	842	1,837
32	5,412	4,958	4,299	5,184	5,029	1,316	2,510	2,773	4,987
33	8,282	7,436	4,722	7,691	7,516	2,069	2,595	3,157	6,747
34	2,524	2,122	2,100	2,341	2,401	922	1,142	1,191	1,944
35	3,071	2,437	1,977	2,746	2,766	919	1,187	1,358	2,555
36	3,868	3,249	3,627	3,917	3,920	1,112	1,099	1,486	3,581
37	4,783	3,613	3,840	3,988	3,833	1,485	1,663	2,047	3,724
38	4,232	3,397	3,309	3,620	3,549	1,843	1,759	2,086	3,655
39	5,980	4,851	5,686	5,374	5,559	1,609	2,110	2,540	5,256
40	22,293	16,595	21,874	21,078	21,210	5,332	5,926	8,108	20,894
41	3,225	2,458	2,718	2,785	2,757	804	1,016	1,431	2,943
42	618	521	593	536	543	219	167	257	478
43	1,493	1,237	1,104	1,231	1,204	411	671	759	1,682
44	2,484	1,894	1,617	2,244	2,223	752	919	1,280	2,015
45	1,837	1,332	1,456	1,719	1,703	314	582	872	1,528
46	3,940	2,693	3,333	3,959	3,612	892	1,223	1,686	3,693
47	1,584	1,178	824	1,288	1,338	629	544	705	1,175
48	3,751	3,169	3,704	3,379	3,386	567	946	1,975	3,481
49	4,646	3,246	4,161	4,105	4,125	961	1,108	1,966	4,363
50	2,654	2,013	2,203	2,595	2,542	652	765	890	2,590
	211,496	167,434	171,746	191,041	190,140	62,807	78,314	94,505	184,275

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Rural Schools	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
1 Brant	3,026	3,333	....	3	4	3
2 Bruce	4,279	4,404	14	31	47	4
3 Carleton	6,007	6,870	....	15	15	4
4 Dufferin	1,967	2,054	....	14	15	4
5 Dundas	1,947	2,460	....	2	2	....
6 Elgin	3,395	4,143	....	102	88	3
7 Essex	4,596	5,298	21	10	5	....
8 Frontenac	4,082	4,088	....	8	9	....
9 Glengarry	2,007	2,495	20	4	4	....
10 Grey	5,677	6,326	17	71	77	35
11 Haldimand	2,096	2,466	....	24	45	12
12 Haliburton	1,354	1,373	2	41	40	17
13 Halton	1,872	2,208	....	4	4	....
14 Hastings	5,788	6,088	30	117	137	32
15 Huron	4,146	4,945	23	214	209	79
16 Kent	4,816	6,037	....	61	73	21
17 Lambton	5,054	5,091	19	129	148	42
18 Lanark	2,357	2,806	....	6	7	4
19 Leeds and Grenville	4,979	5,370	....	40	51	14
20 Lennox and Addington	2,434	2,724	1	12	16	3
21 Lincoln	3,446	3,769	20	8	17	7
22 Middlesex	5,345	6,636	707	30	49	2
23 Norfolk	3,149	3,592	21	53	42	9
24 Northumberland and Durham	5,345	6,000	14	98	112	30
25 Ontario	4,584	4,966	18	34	38	22
26 Oxford	4,426	4,739	22	35	57	13
27 Peel	2,601	2,947	....	1	1	....
28 Perth	3,858	4,049	6	38	43	7
29 Peterborough	2,794	3,042	2	21	20	5
30 Prescott and Russell	2,045	2,696	1	25	47	11
31 Prince Edward	1,870	2,065	....	29	37	....
32 Renfrew	5,082	5,349	....	124	125	51
33 Simcoe	7,587	8,100	2	22	44	14
34 Stormont	2,175	2,701	....	9	5	1
35 Victoria	2,691	2,919	49	82	74	3
36 Waterloo	3,871	3,922	4	30	31	9
37 Welland	4,042	4,862	....	47	52	13
38 Wellington	3,624	4,325	26	62	87	12
39 Wentworth	5,216	5,754	35	70	77	13
40 York	21,111	22,687	41	148	149	9
41 Algoma	3,161	3,407	3	39	34	22
42 Kenora	508	652	....	5	5	....
43 Manitoulin	1,682	1,682	....	29	27	....
44 Muskoka	2,222	2,309	3	25	47	4
45 Nipissing	1,631	1,840	15	5	....	....
46 Parry Sound	3,840	3,775	19	74	87	26
47 Rainy River	1,230	1,304	....	38	65	42
48 Sudbury	3,486	3,773	....	56	37	28
49 Timiskaming	4,593	4,650	15	2	14	2
50 Thunder Bay	2,631	2,609	....	15	14	6
Totals	191,725	211,700	1,170	2,162	2,433	638

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book, inclusive)	Elementary Science	Commercial	Agriculture	Manual Training	Household Science
1	3	....	1	....	....	....	519	135	258
2	27	2	11	2	25	3	1,191	491	403
3	8	....	2	....	4	....	1,498	227	46
4	13	....	8	....	....	....	720	278	76
5	....	....	....	....	....	....	1,163	....	52
6	3	....	1	....	100	....	3,275	1,157	1,030
7	2	....	5	733	....	....	1,197	466	....
8	....	....	....	....	2	....	103	15	....
9	3	....	4	84	....	....	1,327	157	43
10	23	....	36	....	26	2	1,109	606	187
11	35	....	37	....	45	2	476	....	62
12	34	....	25	3	32	....	7	41	4
13	....	....	2	....	3	....	688	359	23
14	50	....	43	....	93	5	1,372	123	294
15	128	3	101	....	161	....	2,327	101	75
16	31	....	18	195	51	....	3,094	551	61
17	15	....	20	....	128	54	2,223	1,149	173
18	....	....	....	....	4	....	926	7	22
19	36	....	31	....	12	1	1,594	196	77
20	5	....	1	....	3	....	71	....	....
21	7	....	7	....	13	....	583	106	309
22	29	....	22	....	22	6	2,773	2,205	821
23	1	....	2	....	9	....	793	....	46
24	43	....	42	....	34	12	2,478	146	227
25	18	....	18	....	37	1	947	77	254
26	25	....	6	....	45	3	1,289	179	56
27	1	....	....	....	....	....	982	525	179
28	29	....	17	....	27	4	2,293	307	199
29	....	....	1	....	6	1	473	23	275
30	46	....	33	846	44	4	378	252	47
31	6	....	3	....	8	3	621	1,191	205
32	62	....	63	43	94	18	762	20	95
33	3	....	1	244	45	11	1,225	135	132
34	1	....	1	....	1	....	1,198	67	....
35	13	....	8	....	9	1	269	44	7
36	15	....	10	....	6	1	827	260	33
37	40	....	35	....	35	....	987	210	175
38	56	....	32	1	53	9	1,495	223	195
39	66	1	49	1	53	2	2,345	1,680	831
40	100	....	66	1	116	57	4,817	933	929
41	11	....	1	....	30	....	289	126	43
42	....	....	....	....	....	....	23	12	13
43	....	....	....	....	18	....	120	....	112
44	5	....	15	....	28	....	77	125	....
45	....	....	31	543	5	....	138	103	81
46	27	....	22	....	68	6	280	87	51
47	51	....	57	....	30	....	172	....	....
48	9	....	....	939	37	11	67	81	....
49	8	....	6	....	6	2	457	1,355	239
50	....	....	3	3	4	5	72	37	51
	1,088	6	897	3,638	1,572	224	54,110	16,568	8,491

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Cities	Attendance					Number of Pupils in the Kindergarten
	Number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance	
1 Belleville	1,980	981	999	1,403	93	....
2 Brantford	5,085	2,603	2,482	3,908	94	....
3 Chatham	2,397	1,214	1,183	1,724	89	207
4 Fort William	3,885	1,932	1,953	3,176	93	241
5 Galt	2,499	1,287	1,212	1,986	93	....
6 Guelph	2,817	1,348	1,469	2,222	93	128
7 Hamilton	21,044	10,598	10,446	16,053	91	1,382
8 Kingston	3,217	1,575	1,642	2,485	92	137
9 Kitchener	3,329	1,665	1,664	2,576	92	191
10 London	10,359	5,145	5,214	8,234	91	826
11 Niagara Falls	2,506	1,284	1,222	1,872	90	....
12 Ottawa	12,343	6,124	6,219	9,506	91	....
13 Owen Sound	2,474	1,257	1,217	1,930	90	220
14 Peterborough	3,477	1,820	1,657	2,699	92	....
15 Port Arthur	2,899	1,520	1,379	2,295	94	....
16 St. Catharines	3,310	1,679	1,631	2,549	92	....
17 St. Thomas	2,873	1,440	1,433	2,146	91	64
18 Sarnia	2,504	1,263	1,241	1,901	96	....
19 Sault Ste. Marie	3,669	1,842	1,827	2,805	91	333
20 Stratford	2,789	1,451	1,338	2,184	91	....
21 Toronto	89,885	45,244	44,641	65,151	88	8,384
22 Welland	1,982	988	994	1,481	92	148
23 Windsor	6,066	3,106	2,960	4,338	92	298
24 Woodstock	1,575	789	786	1,208	90	....
Totals	194,964	98,155	96,809	145,832	89.96	12,559
Towns						
1 Alexandria	90	34	56	57	84	....
2 Alliston	263	126	137	178	89	....
3 Almonte	341	175	166	259	94	....
4 Amherstburg	292	144	148	221	80	....
5 Arnprior	540	285	255	395	87	....
6 Aurora	403	210	193	324	90	....
7 Aylmer	480	269	211	356	94	24
8 Bala	93	43	50	63	83	....
9 Barrie	1,500	748	752	1,090	90	82
10 Blenheim	333	162	171	252	92	....
11 Blind River	147	61	86	108	92	....
12 Bonfield	43	20	23	22	86	....
13 Bothwell	125	62	63	80	94	....
14 Bowmanville	614	341	273	489	94	....
15 Bracebridge	559	296	263	415	86	....
16 Brampton	845	419	426	667	92	....
17 Bridgeburg	464	258	206	335	89	....
18 Brockville	1,376	684	692	974	86	....
19 Bruce Mines	150	72	78	117	88	....
20 Burlington	626	311	315	428	90	....
21 Cache Bay	153	79	74	116	90	....
22 Campbellford	505	239	266	366	87	....
23 Capreol	313	150	163	218	83	....
24 Carleton Place	780	409	371	539	94	....
25 Charlton	87	47	40	52	80	....
26 Chesley	342	173	169	258	94	....
27 Clinton	368	184	184	270	90	....
28 Cobalt	1,078	526	552	642	90	....
29 Cobourg	757	394	363	623	90	42
30 Cochrane	447	222	225	281	88	....
31 Collingwood	1,235	614	621	1,007	94	83
32 Copper Cliff	679	357	322	463	93	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book	Number of Pupils admitted during the year to School for *the first time*. (Pupils who previously attended some other School in Ontario not counted)	Number of Boys who left School during the year to attend some other Public or Separate School in another School Section
1	....	465	244	438	425	408	....	225	89
2	357	597	804	833	1,329	1,165	....	534	184
3	202	287	317	350	614	420	....	167	89
4	132	580	660	652	911	709	....	449	92
5	171	483	302	503	526	514	....	271	77
6	176	439	394	500	561	499	120	272	66
7	142	3,018	2,828	4,930	4,553	3,765	426	1,769	567
8	112	645	444	420	722	737	....	344	105
9	148	444	484	713	653	696	....	330	110
10	91	1,341	1,194	2,225	2,183	2,468	31	1,011	390
11	....	701	369	383	625	428	....	486	77
12	1,213	1,752	1,678	1,609	2,639	2,884	568	1,256	400
13	33	358	294	564	547	458	....	244	75
14	379	642	441	631	687	697	....	380	66
15	....	582	537	781	589	410	....	492	89
16	380	544	445	496	860	585	....	444	80
17	230	413	356	456	645	709	....	290	110
18	216	223	321	522	585	637	....	319	86
19	115	634	470	611	741	765	....	471	219
20	262	375	361	394	619	778	....	225	80
21	....	15,084	10,195	15,856	20,725	18,783	858	11,028	2,488
22	28	423	267	330	437	349	....	212	108
23	789	523	853	903	1,348	1,352	....	867	240
24	153	181	282	263	300	396	....	171	52
	5,329	30,734	24,540	35,363	43,824	40,612	2,003	22,257	5,939
1	....	30	13	11	18	18	....	10	6
2	....	56	47	49	44	67	....	20	10
3	....	49	38	42	145	67	....	34	2
4	....	83	43	84	49	33	....	45	5
5	....	110	72	65	125	168	....	46	16
6	....	83	46	96	96	82	....	37	19
7	36	41	43	94	93	149	....	46	20
8	....	17	14	15	16	22	9	5	1
9	74	268	197	301	285	293	....	228	20
10	....	53	39	93	47	101	....	38	2
11	....	37	28	17	25	40	....	12	3
12	4	10	3	8	7	11	....	....	....
13	....	43	13	16	20	33	....	13	4
14	....	140	100	127	118	129	....	34	9
15	....	125	76	150	146	62	....	59	28
16	....	149	130	166	231	169	....	89	13
17	42	115	68	62	79	98	....	70	....
18	....	328	198	174	332	344	....	154	31
19	....	38	20	26	38	28	....	21	8
20	61	75	126	100	96	168	....	68	41
21	....	33	25	29	25	41	....	24	2
22	....	92	83	85	128	117	....	40	3
23	....	132	39	43	55	43	1	....	12
24	....	181	113	121	226	139	....	75	15
25	....	35	8	10	15	18	1	....	....
26	....	49	46	96	76	75	....	26	23
27	....	59	58	63	95	93	....	44	14
28	....	300	119	228	202	229	....	134	85
29	42	117	108	187	129	132	....	81	11
30	....	114	96	110	73	54	....	59	23
31	....	238	150	217	279	268	....	69	....
32	55	149	83	128	106	158	....	102	3

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Cities	Number of Girls who left School during the year to attend some other Public or Separate School in another School Section	Number of Boys who left the 4th Book Class during the year to attend a Secondary school (Continuation, High or Vocational)	Number of Girls who left the 4th Book Class during the year to attend a Secondary school	Number of Boys who left 5th Class during the year to attend a Secondary School	Number of Girls who left the 5th Class during the year to attend a Secondary School	Number of Pupils who left to attend some Private School or College	Number of Pupils removed by death or disability
1 Belleville	104	45	41	....	....	....	1
2 Brantford	202	113	114	....	....	4	13
3 Chatham	81	8	15	....	....	....	5
4 Fort William	104	81	87	....	....	3	11
5 Galt	74	66	53	....	....	2	6
6 Guelph	76	61	75	....	2	....	9
7 Hamilton	537	385	284	9	12	68	80
8 Kingston	114	84	83	....	....	1	10
9 Kitchener	108	59	57	....	....	8	7
10 London	393	319	343	....	....	20	47
11 Niagara Falls	72	57	55	....	....	1	5
12 Ottawa	414	300	304	3	2	55	18
13 Owen Sound	68	44	56	....	....	....	6
14 Peterborough	60	98	91	....	....	2	8
15 Port Arthur	80	65	70	....	....	....	7
16 St. Catharines	72	64	80	....	....	2	4
17 St. Thomas	131	99	97	....	....	....	5
18 Sarnia	62	92	117	....	....	1	7
19 Sault Ste. Marie	202	107	113	....	....	2	14
20 Stratford	56	97	98	....	....	3	8
21 Toronto	2,450	1,933	1,981	7	12	377	306
22 Welland	120	28	26	....	....	....	10
23 Windsor	249	160	167	....	....	5	23
24 Woodstock	74	56	48	....	....	2	1
Totals	5,903	4,421	4,455	19	28	556	611
Towns							
1 Alexandria	12	2	3	....	....	....	1
2 Alliston	19	10	10	....	....	....	1
3 Almonte	5	14	11	....	....	....	....
4 Amherstburg	5	5	8	....	....	....	....
5 Arnprior	9	10	21	....	....	1	6
6 Aurora	24	14	21	....	....	3	2
7 Aylmer	16	15	14	....	....	....	2
8 Bala	1	....	....	....	....	....	....
9 Barrie	21	33	53	....	....	....	8
10 Blenheim	5	6	14	....	....	....	....
11 Blind River	4	4	9	....	....	....	....
12 Bonfield	....	....	....	....	....	....	....
13 Bothwell	1	3	5	....	....	....	3
14 Bowmanville	10	18	14	....	....	....	3
15 Bracebridge	37	10	15	....	....	....	2
16 Brampton	15	17	22	....	....	....	1
17 Bridgeburg	....	14	15	....	....	....	2
18 Brockville	25	46	42	....	....	2	2
19 Bruce Mines	5	4	5	....	....	....	....
20 Burlington	43	18	21	....	....	4	1
21 Cache Bay	1	2	2	....	....	....	1
22 Campbellford	6	16	18	....	....	1	1
23 Capreol	14	....	....	1	....	1	2
24 Carleton Place	6	12	13	....	....	....	1
25 Charlton	....	....	....	....	....	....	....
26 Chesley	14	14	9	....	....	....	....
27 Clinton	18	14	18	....	....	1	3
28 Cobalt	69	10	32	....	....	....	....
29 Cobourg	7	19	25	....	....	1	3
30 Cochrane	28	5	7	....	....	....	1
31 Collingwood	....	....	....	....	....	....	....
32 Copper Cliff	3	22	25	....	....	....	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Number in Art	Geography	Music	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene
1	1,980	1,980	1,980	1,980	1,980	530	370	616	1,980
2	5,085	5,085	5,085	5,085	5,085	1,229	1,305	1,838	5,085
3	2,178	1,798	2,397	1,955	2,261	501	689	920	2,069
4	3,644	2,272	3,885	3,644	3,644	709	1,620	1,620	3,644
5	2,499	2,303	2,499	2,499	2,499	514	567	782	2,499
6	2,492	2,186	2,492	2,170	2,326	1,010	1,217	1,656	2,075
7	19,472	18,557	19,880	19,275	19,562	4,535	8,791	1,830	19,546
8	3,091	2,589	3,182	2,925	2,957	737	1,313	1,500	3,101
9	3,256	3,256	3,256	3,256	3,256	696	3,069	3,069	3,256
10	9,565	9,208	9,802	9,347	9,295	2,607	4,185	5,437	9,660
11	2,506	2,199	2,506	2,270	2,270	545	731	1,079	2,506
12	12,343	12,343	12,343	12,343	2,884	2,884	2,884	2,884	12,343
13	2,454	1,685	2,338	2,101	2,101	609	623	937	2,140
14	3,477	2,466	3,477	3,477	3,477	697	2,015	2,015	3,477
15	2,899	2,899	2,899	2,899	2,899	410	999	999	2,899
16	3,310	2,386	....	1,941	1,941	585	585	1,445	1,445
17	2,822	2,058	2,338	2,527	2,527	702	838	883	2,414
18	2,504	2,164	2,504	2,112	2,504	1,124	1,692	1,830	2,383
19	3,306	3,218	3,669	3,306	2,372	805	745	909	3,669
20	2,789	2,789	2,789	2,789	2,789	860	813	1,147	2,789
21	81,926	77,894	83,237	81,360	81,112	25,976	30,156	40,072	72,284
22	1,834	1,360	1,982	1,834	1,834	763	763	763	1,360
23	6,023	5,817	6,066	5,745	5,452	1,392	2,297	2,905	5,863
24	1,575	1,110	1,575	969	696	396	969	969	1,575
	183,030	169,622	182,181	177,809	167,723	50,816	69,236	78,105	170,062
1	90	90	90	90	90	18	36	36	90
2	263	207	263	263	263	67	89	111	263
3	341	341	341	341	341	67	254	149	341
4	292	209	211	292	292	82	82	82	292
5	540	354	540	540	540	168	308	387	540
6	403	403	403	320	320	82	82	178	403
7	450	416	480	450	450	149	189	189	480
8	93	76	93	76	76	62	53	43	76
9	1,344	879	1,418	1,147	1,147	578	293	578	879
10	280	241	333	241	241	101	202	241	241
11	147	147	147	147	147	40	147	147	147
12	43	40	43	43	43	11	5	13	40
13	125	82	....	82	125	32	69	69	69
14	614	474	614	374	374	177	197	374	474
15	559	559	497	559	559	117	208	84	559
16	845	601	845	726	749	177	177	359	845
17	464	235	464	464	464	98	98	235	464
18	1,376	1,376	1,376	1,376	1,376	344	1,376	1,376	1,376
19	143	110	143	143	143	26	32	40	143
20	626	538	....	626	538	215	344	286	626
21	153	153	153	153	153	37	59	78	153
22	505	413	....	505	505	117	330	330	413
23	313	142	....	313	99	44	44	99	313
24	599	599	....	599	599	139	144	318	599
25	87	87	87	44	87	19	62	62	87
26	342	293	259	342	293	75	221	223	342
27	368	368	368	368	368	93	120	156	368
28	1,078	1,078	1,078	1,078	1,078	161	175	1,078	1,078
29	610	575	158	585	600	175	258	224	399
30	447	333	338	447	447	54	54	237	447
31	1,152	1,149	1,149	1,149	1,150	1,140	1,140	1,142	1,147
32	679	475	679	475	475	158	158	264	475

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Cities	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
1 Belleville	1,980	1,980	....	....	....	....
2 Brantford	5,085	5,085	....	....	....	....
3 Chatham	2,178	2,338	....	....	....	....
4 Fort William	3,644	3,644	....	....	....	....
5 Galt	2,499	2,499	....	....	....	....
6 Guelph	2,409	2,754	....	119	....	....
7 Hamilton	19,522	19,932	426	426	373	190
8 Kingston	3,154	3,154	....	....	....	....
9 Kitchener	3,256	3,256	....	....	....	....
10 London	9,080	9,679	....	31	31	....
11 Niagara Falls	2,506	2,506	....	....	....	....
12 Ottawa	12,343	12,343	100	568	....	....
13 Owen Sound	2,140	2,140	....	....	....	....
14 Peterborough	3,477	3,477	....	....	....	....
15 Port Arthur	2,899	2,899	....	....	....	....
16 St. Catharines	3,310	3,310	....	....	....	....
17 St. Thomas	2,296	2,724	....	....	....	....
18 Sarnia	2,504	2,504	....	....	....	....
19 Sault Ste. Marie	3,669	3,669	....	....	....	....
20 Stratford	2,789	2,789	....	....	....	....
21 Toronto	81,824	82,888	1,296	819	723	484
22 Welland	1,982	1,982	....	....	....	....
23 Windsor	5,900	6,023	....	....	....	....
24 Woodstock	1,575	1,575	....	....	....	....
Totals	182,021	185,150	1,822	1,963	1,127	674
Towns						
1 Alexandria	90	90	....	....	....	....
2 Alliston	263	263	....	....	....	....
3 Almonte	341	341	....	....	....	....
4 Amherstburg	292	292	....	....	....	....
5 Arnprior	540	540	....	....	....	....
6 Aurora	225	....	....	....	....	....
7 Aylmer	480	480	....	....	....	....
8 Bala	76	93	....	9	9	....
9 Barrie	1,418	1,500	....	....	....	....
10 Blenheim	241	333	....	....	....	....
11 Blind River	147	147	....	....	....	....
12 Bonfield	43	43	....	....	....	....
13 Bothwell	125	125	....	....	....	....
14 Bowmanville	614	614	....	....	....	....
15 Bracebridge	559	559	....	....	....	....
16 Brampton	845	845	....	....	....	....
17 Bridgeburg	464	464	....	....	....	....
18 Brockville	1,376	1,376	....	....	....	....
19 Bruce Mines	143	143	....	....	....	....
20 Burlington	570	626	....	....	....	....
21 Cache Bay	153	153	....	....	....	....
22 Campbellford	413	505	....	....	....	....
23 Capreol	313	313	44	1	1	1
24 Carleton Place	599	780	....	....	....	....
25 Charlton	87	87	....	....	....	....
26 Chesley	342	342	....	....	....	....
27 Clinton	368	368	....	....	....	....
28 Cobalt	1,078	1,078	....	....	....	....
29 Cobourg	558	458	....	....	....	....
30 Cochrane	447	447	....	....	....	....
31 Collingwood	1,148	1,150	....	....	....	....
32 Copper Cliff	679	679	....	....	....	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book, inclusive)	Elementary Science	Commercial	Agriculture	Manual Training	Household Science
1	....	....	....	....	....	....	....	1,264	234
2	....	....	....	....	....	....	1,187	895	888
3	....	....	....	....	....	....	....	1,027	637
4	....	....	....	....	....	....	80	....	....
5	....	....	....	....	....	....	214	259	227
6	....	....	....	....	....	119	64	499	668
7	9	....	22	....	22	417	....	4,504	4,527
8	....	....	....	....	....	....	....	3,028	550
9	....	....	....	....	....	....	62	1,997	1,979
10	31	....	....	....	31	....	1,639	1,923	1,917
11	....	....	....	....	....	....	89	....	....
12	....	....	....	....	200	568	1,329	3,183	4,149
13	....	....	....	....	....	....	103	571	667
14	....	....	....	....	....	....	321	317	300
15	....	....	....	....	....	....	....	....	....
16	....	....	....	....	....	....	....	292	293
17	....	....	....	....	....	....	941	480	483
18	....	....	....	....	....	....	....	1,207	855
19	....	....	....	....	....	....	373	1,842	1,827
20	....	....	....	....	....	....	702	550	529
21	....	....	306	....	523	850	735	71,657	39,154
22	....	....	....	....	....	....	....	....	....
23	....	....	....	....	....	....	2,108	1,695	1,667
24	....	....	....	....	....	....	....	546	1,575
	40	....	328	....	776	1,954	9,947	97,736	63,126
1	....	....	....	....	....	....	36	....	....
2	....	....	....	....	....	....	....	....	....
3	....	....	....	....	....	....	....	....	....
4	....	....	....	....	....	....	....	....	....
5	....	....	....	....	....	....	....	....	....
6	....	....	....	....	....	....	178	....	....
7	....	....	....	....	....	....	149	84	84
8	9	....	9	....	9	....	....	....	....
9	....	....	....	....	....	....	....	....	....
10	....	....	....	....	....	....	....	....	....
11	....	....	....	....	....	....	....	....	....
12	....	....	....	....	....	....	40	43	....
13	....	....	....	....	....	....	....	....	....
14	....	....	....	....	....	....	....	....	....
15	....	....	....	....	....	....	....	....	....
16	....	....	....	....	....	....	....	845	845
17	....	....	....	....	....	....	....	....	....
18	....	....	....	....	....	....	211	322	354
19	....	....	....	....	....	....	....	....	....
20	....	....	....	....	....	....	....	....	....
21	....	....	....	....	....	....	....	....	....
22	....	....	....	....	....	....	....	....	....
23	....	....	....	....	....	....	....	....	....
24	....	....	....	....	....	....	....	....	....
25	....	....	....	....	1	....	....	....	....
26	....	....	....	....	....	....	....	....	....
27	....	....	....	....	....	....	....	....	....
28	....	....	....	....	....	....	....	1,078	....
29	....	....	....	....	....	....	....	....	....
30	....	....	....	....	....	....	....	....	....
31	....	....	....	....	....	....	82	507	275
32	....	....	....	....	....	....	....	....	....

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Attendance					Number of Pupils in the Kindergarten
	Number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance	
33 Cornwall	624	327	297	429	93	....
34 Deseronto	395	201	194	297	92	....
35 Dresden	254	128	126	212	89	....
36 Dryden	335	172	163	240	85	....
37 Dundas	884	436	448	679	93	....
38 Dunnville	629	317	312	439	90	....
39 Durham	315	167	148	256	93	....
40 Eastview	476	242	234	295	85	....
41 Englehart	231	106	125	154	81	....
42 Essex	361	188	173	256	78	....
43 Ford	562	280	282	363	88	....
44 Forest	248	129	119	170	95	....
45 Fort Frances	540	281	259	365	87	....
46 Frood Mine	23	11	12	8	95	....
47 Gananoque	508	262	246	380	92	....
48 Georgetown	422	216	206	277	93	....
49 Goderich	690	344	346	521	89	24
50 Gore Bay	131	66	65	115	93	....
51 Gravenhurst	413	191	222	272	86	....
52 Grimsby	377	197	180	298	88	....
53 Haileybury	562	282	280	448	94	....
54 Hanover	536	269	267	429	90	....
55 Harriston	265	130	135	196	90	....
56 Hawkesbury	151	78	73	107	85	....
57 Hespeler	564	269	295	431	93	....
58 Huntsville	521	260	261	383	87	....
59 Ingersoll	978	474	504	713	87	96
60 Iroquois Falls	293	146	147	204	92	....
61 Kearney	109	54	55	80	78	....
62 Keewatin	292	158	134	215	88	....
63 Kenora	1,051	533	518	822	78	....
64 Kincardine	297	163	134	253	91	....
65 Kingsville	467	239	228	314	85	....
66 Latchford	105	61	44	70	83	....
67 Leamington	706	340	366	498	91	....
68 Leaside	86	43	43	60	86	....
69 Lindsay	1,228	622	606	961	93	....
70 Listowel	401	212	189	292	73	....
71 Little Current	173	88	85	140	92	....
72 Massey	93	54	39	75	92	....
73 Matheson	138	80	58	89	79	....
74 Mattawa	54	26	28	30	77	....
75 Meaford	476	235	241	415	92	....
76 Merritton	381	159	222	303	89	14
77 Midland	1,664	832	832	1,303	88	....
78 Milton	464	234	230	357	92	....
79 Mimico	949	472	477	705	90	....
80 Mitchell	265	151	114	205	89	....
81 Mount Forest	215	118	97	174	91	....
82 Napanee	559	293	266	403	90	....
83 New Liskeard	565	286	279	405	88	....
84 Newmarket	771	397	374	548	88	....
85 New Toronto	770	398	372	497	89	....
86 Niagara	243	124	119	182	91	....
87 North Bay	1,653	862	791	1,272	87	79
88 Oakville	695	347	348	512	89	....
89 Orangeville	443	232	211	338	92	....
90 Orillia	1,457	718	739	1,122	93	....
91 Oshawa	2,376	1,219	1,157	1,757	90	....
92 Palmerston	275	139	136	212	94	....
93 Paris	766	390	376	575	92	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book	Number of Pupils admitted during the year to School for *the first time*. (Pupils who previously attended some other School in Ontario not counted)	Number of Boys who left School during the year to attend some other Public or Separate School in another School Section
33	....	105	121	90	129	179	....	50	39
34	....	82	68	84	74	87	....	44	13
35	40	39	38	46	46	45	....	40	4
36	47	40	56	64	62	66	....	11	19
37	111	116	103	172	197	185	....	100	6
38	43	108	115	150	115	98	....	43	30
39	....	55	59	86	59	56	....	20	2
40	74	53	110	71	106	62	....	36	59
41	45	46	35	46	26	28	5	30	9
42	....	77	50	67	81	86	....	44	5
43	126	73	112	126	75	50	....	154	64
44	....	31	36	46	56	79	....	29	12
45	30	109	87	96	107	111	....	54	18
46	....	10	4	3	2	4	....	7	2
47	....	111	39	116	125	117	....	47	17
48	....	62	91	92	82	95	....	52	20
49	17	108	61	159	152	169	....	79	32
50	....	28	13	25	36	29	....	17	1
51	....	95	51	64	104	99	....	50	2
52	22	60	50	38	124	83	....	43	40
53	....	105	89	135	146	87	....	76	19
54	33	35	56	124	144	144	....	54	13
55	....	38	45	58	60	64	....	50	8
56	....	17	17	44	29	44	....	10	12
57	45	115	48	139	110	107	....	45	18
58	....	135	61	140	84	101	....	47	37
59	....	141	148	111	234	248	....	107	27
60	63	35	58	44	44	49	....	42	18
61	....	34	7	10	23	20	15	2	2
62	....	50	40	45	75	82	....	32	2
63	....	210	193	203	220	225	....	111	32
64	....	59	48	58	61	71	....	46	7
65	37	59	86	92	71	122	....	52	23
66	....	39	6	16	20	24	....	9	4
67	96	34	136	102	183	155	....	90	24
68	....	18	23	12	15	18	....	9	2
69	....	246	152	284	280	266	....	132	27
70	....	67	66	44	109	115	....	15	14
71	....	26	34	41	24	48	....	26	6
72	....	32	11	10	19	21	....	8	6
73	....	47	25	16	10	40	....	11	9
74	....	7	5	10	8	17	7	5	3
75	....	79	79	87	134	97	....	40	13
76	30	68	56	45	97	71	....	37	23
77	....	353	235	451	345	280	....	150	14
78	....	113	47	108	111	85	....	97	16
79	....	191	175	161	204	218	....	172	23
80	....	42	35	33	61	94	....	30	2
81	....	29	32	46	44	64	....	17	....
82	....	145	57	100	127	130	....	70	23
83	35	80	88	109	153	100	....	35	10
84	....	184	100	137	189	161	....	87	24
85	....	178	188	160	150	87	7	110	24
86	....	39	33	50	53	68	....	31	12
87	....	318	220	290	330	416	....	75	....
88	38	93	108	147	162	147	....	73	24
89	....	89	84	87	80	103	....	65	21
90	....	295	194	367	344	257	....	270	63
91	....	557	393	388	506	532	....	306	62
92	27	19	34	42	86	67	....	26	9
93	127	....	109	118	189	223	....	102	32

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Number of Girls who left School during the year to attend some other Public or Separate School in another School Section	Number of Boys who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational)	Number of Girls who left the 4th Book Class during the year to attend a Secondary School	Number of Boys who left 5th Class during the year to attend a Secondary School	Number of Girls who left the 5th Class during the year to attend a Secondary School	Number of Pupils who left to attend some Private School or College	Number of Pupils removed by death or disability
33 Cornwall	27	29	27	....	....	....	3
34 Deseronto	21	5	10	....	....	1	....
35 Dresden	4	5	7	....	....	....	....
36 Dryden	8	8	5	....	....	....	....
37 Dundas	7	30	31	....	....	9	1
38 Dunnville	42	15	17	....	....	....	2
39 Durham	2	11	9	....	....	....	1
40 Eastview	43	9	10	....	....	....	3
41 Englehart	9	1	....	....	....	....	1
42 Essex	2	7	12	....	....	....	....
43 Ford	60	7	11	....	....	....	1
44 Forest	19	11	8	....	....	....	....
45 Fort Frances	17	12	14	....	....	1	3
46 Frood Mine	2	....	....	....	....	....	....
47 Gananoque	14	11	15	....	....	....	1
48 Georgetown	19	18	25	....	....	....	1
49 Goderich	30	15	21	....	....	....	2
50 Gore Bay	3	2	5	....	....	....	....
51 Gravenhurst	8	11	19	....	....	1	2
52 Grimsby	19	14	18	....	....	3	1
53 Haileybury	12	20	16	....	....	....	....
54 Hanover	16	14	14	....	....	....	1
55 Harriston	8	12	10	....	....	....	1
56 Hawkesbury	5	7	7	....	....	....	....
57 Hespeler	18	4	14	....	....	2	1
58 Huntsville	22	12	15	....	....	2	1
59 Ingersoll	14	26	24	....	....	1	8
60 Iroquois Falls	15	7	4	....	....	....	1
61 Kearney	....	....	....	....	....	....	1
62 Keewatin	4	14	12	....	....	....	5
63 Kenora	43	28	30	....	....	....	1
64 Kincardine	6	16	15	....	....	....	1
65 Kingsville	21	12	21	....	....	....	....
66 Latchford	4	....	....	....	....	....	1
67 Leamington	21	19	17	....	....	1	1
68 Leaside	4	....	2	....	....	....	....
69 Lindsay	28	32	53	....	....	....	1
70 Listowel	7	11	14	....	....	....	....
71 Little Current	5	1	7	....	....	....	2
72 Massey	9	4	5	....	....	....	....
73 Matheson	9	....	....	....	....	....	....
74 Mattawa	1	....	1	....	....	....	....
75 Meaford	17	7	13	....	....	....	1
76 Merritton	22	....	....	....	....	....	....
77 Midland	11	28	46	....	....	....	....
78 Milton	13	14	15	....	....	3	2
79 Mimico	21	8	29	....	....	1	....
80 Mitchell	....	14	11	....	....	....	1
81 Mount Forest	....	9	11	....	....	....	....
82 Napanee	18	14	21	....	....	....	....
83 New Liskeard	6	11	23	....	....	....	....
84 Newmarket	33	24	16	....	....	....	2
85 New Toronto	21	....	3	....	....	2	1
86 Niagara	8	10	7	....	....	....	1
87 North Bay	38	47	....	....	....	....	....
88 Oakville	29	27	21	....	....	1	....
89 Orangeville	15	13	10	....	....	....	....
90 Orillia	53	42	34	....	....	1	....
91 Oshawa	64	46	51	....	....	....	3
92 Palmerston	5	9	12	....	....	....	1
93 Paris	30	23	24	....	....	1	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Number in Art	Geography	Music	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene
33	624	624	624	624	624	179	139	263	624
34	395	297	395	333	395	87	66	95	395
35	254	214	....	254	175	129	....	129	254
36	335	248	335	288	288	128	248	248	335
37	884	608	884	773	884	408	485	443	884
38	629	440	588	586	586	98	118	176	586
39	295	295	295	295	295	115	56	115	295
40	476	350	476	350	476	122	350	350	476
41	231	140	231	140	140	21	72	85	140
42	361	284	361	361	361	167	126	167	361
43	562	363	562	391	391	90	90	90	562
44	248	217	248	248	248	79	181	181	248
45	301	301	301	301	301	218	111	218	301
46	23	23	....	13	13	4	4	6	23
47	508	397	508	508	508	242	358	358	508
48	422	360	422	269	269	95	95	177	177
49	690	690	690	642	678	321	321	321	690
50	131	103	66	131	90	29	73	90	103
51	413	413	413	413	413	95	135	207	291
52	377	377	377	377	377	83	337	377	377
53	457	457	562	457	457	87	87	281	562
54	536	536	536	536	536	167	343	362	536
55	265	182	141	265	265	124	124	182	162
56	151	151	151	151	151	44	73	117	151
57	564	519	564	519	519	217	217	217	357
58	521	377	521	432	458	134	307	307	341
59	882	698	745	698	882	248	405	557	698
60	293	153	293	293	293	49	50	162	293
61	109	109	109	109	109	29	60	69	94
62	292	242	292	242	242	82	96	160	292
63	1,051	1,051	1,051	1,051	1,051	225	138	510	1,051
64	297	238	297	297	297	71	38	274	297
65	467	285	467	371	371	193	111	158	467
66	105	105	22	105	93	42	44	48	76
67	706	706	706	706	706	338	220	231	706
68	86	45	86	45	66	18	17	15	45
69	1,169	982	1,228	1,004	1,004	266	421	346	1,004
70	401	334	401	334	334	166	119	115	224
71	173	147	173	147	113	48	72	72	113
72	93	93	93	93	93	18	18	28	93
73	138	91	138	138	138	23	23	36	138
74	25	42	....	54	54	24	11	24	42
75	476	433	476	433	476	193	147	206	397
76	377	377	377	377	329	99	236	295	377
77	1,664	1,311	1,664	1,664	1,664	260	90	99	1,664
78	464	353	464	464	464	196	196	304	464
79	949	849	949	849	849	218	458	499	949
80	265	188	265	188	265	155	94	188	188
81	195	195	195	195	195	88	134	134	195
82	559	559	559	559	559	130	76	130	559
83	565	530	565	530	530	100	251	361	565
84	771	771	771	587	587	161	260	250	587
85	770	404	770	770	770	94	112	131	770
86	243	243	....	243	243	90	59	84	243
87	1,604	878	1,604	1,604	1,605	416	399	533	1,604
88	695	598	695	695	695	147	147	291	695
89	443	354	443	354	354	103	136	183	443
90	1,457	1,457	1,457	1,457	1,457	245	968	968	1,457
91	2,376	1,624	2,376	1,575	1,575	476	850	992	2,376
92	275	275	....	275	275	173	91	131	275
93	766	766	766	766	766	223	766	766	766

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
33 Cornwall	624	624	....	....	....	....
34 Deseronto	395	395	....	....	....	....
35 Dresden	254	254	....	....	....	....
36 Dryden	273	335	....	....	....	....
37 Dundas	884	884	....	....	....	....
38 Dunnville	629	629	....	....	....	....
39 Durham	295	295	....	....	....	....
40 Eastview	402	476	....	....	....	....
41 Englehart	140	231	....	....	5	....
42 Essex	361	361	....	....	....	....
43 Ford	562	562	....	....	....	....
44 Forest	248	248	....	....	....	....
45 Fort Frances	301	540	....	....	....	....
46 Frood Mine	23	23	....	....	....	....
47 Gananoque	508	508	....	....	....	....
48 Georgetown	422	422	....	....	....	....
49 Goderich	690	690	....	....	....	....
50 Gore Bay	131	131	....	....	....	....
51 Gravenhurst	413	373	....	....	....	....
52 Grimsby	377	377	....	....	....	....
53 Haileybury	457	562	....	....	....	....
54 Hanover	536	535	....	....	....	....
55 Harriston	205	58	....	....	....	....
56 Hawkesbury	151	151	....	....	....	....
57 Hespeler	564	564	....	....	....	....
58 Huntsville	521	521	....	....	....	....
59 Ingersoll	882	882	....	....	....	....
60 Iroquois Falls	293	293	....	....	....	....
61 Kearney	109	109	....	9	15	6
62 Keewatin	242	292	....	....	....	....
63 Kenora	1,051	1,051	....	....	....	....
64 Kincardine	297	297	....	....	....	....
65 Kingsville	467	467	....	....	....	....
66 Latchford	105	105	....	....	....	....
67 Leamington	706	706	....	....	....	....
68 Leaside	86	86	....	....	....	....
69 Lindsay	1,004	1,228	....	....	....	....
70 Listowel	401	359	....	....	....	....
71 Little Current	147	173	....	....	....	....
72 Massey	93	93	....	....	....	....
73 Matheson	138	138	....	....	....	....
74 Mattawa	54	54	....	7	7	7
75 Meaford	476	476	....	....	....	....
76 Merritton	345	345	....	....	....	....
77 Midland	1,664	1,664	....	....	....	....
78 Milton	464	....	....	....	....	....
79 Mimico	949	949	....	....	....	....
80 Mitchell	265	265	....	....	....	....
81 Mount Forest	195	195	....	....	....	....
82 Napanee	559	559	....	....	....	....
83 New Liskeard	530	565	....	....	....	....
84 Newmarket	771	500	....	....	....	....
85 New Toronto	527	770	....	....	7	....
86 Niagara	243	243	....	....	....	....
87 North Bay	1,604	1,604	....	....	....	....
88 Oakville	695	695	....	....	....	....
89 Orangeville	443	443	....	....	....	....
90 Orillia	1,457	1,457	....	....	....	....
91 Oshawa	2,376	2,376	....	....	....	....
92 Palmerston	275	275	....	....	....	....
93 Paris	766	766	....	....	....	....

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book, inclusive)	Elementary Science	Commercial	Agriculture	Manual Training	Household Science
33	....	....	....	....	....	....	....	72	14
34	....	....	....	....	....	....	....	234	....
35	....	....	....	....	....	....	....	....	....
36	....	....	....	....	....	....	62	....	....
37	....	....	....	....	....	....	....	....	....
38	....	....	....	....	....	....	....	....	....
39	....	....	....	....	....	....	....	....	....
40	....	....	....	....	....	....	....	74	....
41	....	....	5	....	5	....	5	....	....
42	....	....	....	....	....	....	67	....	....
43	....	....	....	....	....	....	....	....	....
44	....	....	....	....	....	....	....	....	....
45	....	....	....	....	....	....	....	....	....
46	....	....	....	....	....	....	....	....	....
47	....	....	....	....	....	....	....	....	....
48	....	....	....	....	....	....	....	....	....
49	....	....	....	....	....	....	....	....	....
50	....	....	....	....	....	....	....	....	....
51	....	....	....	....	....	....	....	....	....
52	....	....	....	....	....	....	....	....	....
53	....	....	....	....	....	....	....	....	....
54	....	....	....	....	....	....	....	....	....
55	....	....	....	....	....	....	....	....	....
56	....	....	....	....	....	....	....	....	....
57	....	....	....	....	....	....	217	....	....
58	....	....	....	....	....	....	....	....	....
59	....	....	....	....	....	....	....	248	234
60	....	....	....	....	....	....	....	88	....
61	....	....	....	....	15	....	....	6	....
62	....	....	....	....	....	....	....	....	....
63	....	....	....	....	....	....	....	....	....
64	....	....	....	....	....	....	....	69	....
65	....	....	....	....	....	....	....	....	....
66	....	....	....	....	....	....	....	32	....
67	....	....	....	....	....	....	....	....	....
68	....	....	....	....	....	....	....	....	....
69	....	....	....	....	....	....	....	....	....
70	....	....	....	....	....	....	224	56	....
71	....	....	....	....	....	....	....	....	....
72	....	....	....	....	....	....	....	....	....
73	....	....	....	....	....	....	....	....	....
74	2	....	7	....	....	....	....	....	....
75	....	....	....	....	....	....	....	....	....
76	....	....	....	....	....	....	162	29	....
77	....	....	....	....	....	....	....	....	....
78	....	....	....	....	....	....	58	....	....
79	....	....	....	....	....	....	....	....	....
80	....	....	....	....	....	....	125	....	....
81	....	....	....	....	....	....	....	....	....
82	....	....	....	....	....	....	....	....	....
83	....	....	....	....	....	....	253	80	....
84	....	....	....	....	....	....	....	....	....
85	7	....	7	....	....	....	243	770	....
86	....	....	....	....	....	....	....	....	....
87	....	....	....	....	....	....	84	1,132	189
88	....	....	....	....	....	....	....	....	....
89	....	....	....	....	....	....	....	36	....
90	....	....	....	....	....	....	....	....	....
91	....	....	....	....	....	....	....	....	....
92	....	....	....	....	....	....	....	....	....
93	....	....	....	....	....	....	....	....	....

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Attendance					Number of Pupils in the Kindergarten
	Number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance	
94 Parkhill	170	86	84	122	88	....
95 Parry Sound	868	452	416	715	85	....
96 Pembroke	1,029	538	491	759	90	....
97*Penetanguishene	1,002	497	505	747	90	....
98 Perth	452	230	222	372	92	....
99 Petrolia	576	311	265	424	74	....
100 Picton	547	269	278	381	95	41
101 Port Colborne	828	441	387	675	94	....
102 Port Hope	838	416	422	671	95	....
103 Powassan	167	63	104	120	93	....
104 Prescott	388	189	199	261	81	....
105 Preston	899	440	459	693	93	....
106 Rainy River	440	239	201	298	87	....
107 Renfrew	578	307	271	434	91	39
108 Ridgetown	328	159	169	247	93	....
109 Rockland	60	38	22	36	61	....
110 St. Mary's	663	323	340	497	91	....
111 Sandwich	653	320	333	443	91	....
112 Seaforth	245	102	143	189	87	20
113 Simcoe	796	409	387	580	93	....
114 Sioux Lookout	314	146	168	225	90	....
115 Smith's Falls	1,254	652	602	973	83	....
116 Southampton	338	173	165	271	92	....
117 Stayner	206	103	103	149	92	....
118 Strathroy	469	216	253	329	93	....
119 Sturgeon Falls	237	124	113	160	86	....
120 Sudbury	1,145	563	582	879	94	....
121 Thessalon	476	224	252	335	88	....
122 Thornbury	180	87	93	136	76	....
123 Thorold	618	314	304	457	87	....
124 Tilbury	153	80	73	107	87	....
125 Tillsonburg	621	327	294	463	90	33
126 Timmins	628	306	322	387	92	....
127 Trenton	1,178	608	570	860	93	....
128 Trout Creek	107	64	43	70	85	....
129 Uxbridge	221	112	109	177	90	....
130 Vankleek Hill	146	68	78	101	87	....
131 Walkerton	288	141	147	215	94	....
132 Walkerville	1,224	663	561	900	92	....
133 Wallaceburg	716	383	333	513	89	....
134 Waterloo	892	437	455	705	95	77
135 Webbwood	145	74	71	112	89	....
136 Weston	818	410	408	574	89	....
137 Whitby	469	258	211	384	89	20
138 Wiarton	451	238	213	320	93	....
139 Wingham	353	168	185	290	92	....
Totals	73,677	37,330	36,347	54,542	89.49	674
1 Rural Schools	220,241	113,862	106,379	142,232	83.39	....
2 Cities	194,964	98,155	96,809	145,832	89.96	12,559
3 Towns	73,677	37,330	36,347	54,542	89.49	674
4 Villages	24,057	12,150	11,907	17,515	88.62	....
5 Grand Totals, 1922	512,939	261,497	251,442	360,121	87.13	13,233
6 Grand Totals, 1921	501,236	254,802	246,434	345,746	86.23	14,948
7 Increases	11,703	6,695	5,008	14,375	.90	....
8 Decreases	....	....	....	....	....	1,715
9 Percentages	....	50.98	49.01	70.20	....	2.58

*Including Protestant Separate School.

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book	Number of Pupils admitted during the year to School for *the first time*. (Pupils who previously attended some other School in Ontario not counted)	Number of Boys who left School during the year to attend some other Public or Separate School in another School Section
94	....	41	14	39	46	36	....	21	9
95	....	184	161	148	252	123	....	139	28
96	147	134	132	170	216	230	....	124	13
97	....	232	153	226	190	201	....	48	8
98	....	83	48	108	114	99	....	35	....
99	....	180	82	70	140	104	....	75	16
100	38	82	58	104	106	118	....	60	29
101	104	157	131	122	175	139	....	108	34
102	....	168	133	167	195	175	....	87	34
103	....	38	29	26	32	42	....	....	....
104	54	51	49	40	87	107	....	37	21
105	87	133	84	235	157	203	....	81	32
106	48	70	46	71	78	99	28	30	8
107	20	57	56	95	170	141	....	111	12
108	45	45	33	66	61	78	....	24	8
109	....	21	6	6	10	17	....	10	6
110	....	118	87	92	171	195	....	68	32
111	139	....	106	102	171	135	....	74	50
112	10	28	30	33	89	35	....	12	1
113	65	123	102	209	156	141	....	83	51
114	....	64	56	83	53	40	18	51	9
115	....	327	159	248	212	308	....	175	21
116	51	27	58	70	69	63	....	32	11
117	....	31	26	35	51	63	....	15	8
118	....	82	78	117	88	104	....	60	23
119	....	68	36	47	36	50	....	53	10
120	....	246	204	212	271	212	....	148	59
121	....	122	58	63	125	108	....	73	17
122	....	26	15	28	30	81	....	15	3
123	....	157	103	112	130	116	....	75	31
124	14	11	27	22	42	37	....	8	7
125	....	99	105	93	136	155	....	41	29
126	74	140	123	103	81	107	....	103	28
127	....	229	210	194	301	244	....	129	65
128	....	27	22	8	18	25	7	11	....
129	....	57	19	51	54	40	....	28	10
130	....	42	6	33	33	32	....	15	8
131	....	49	58	65	46	70	....	24	14
132	129	168	172	203	219	333	....	144	77
133	....	161	109	101	165	180	....	93	31
134	23	126	98	196	172	200	....	99	37
135	....	22	32	20	30	28	13	10	7
136	....	159	105	161	181	212	....	106	38
137	26	57	67	81	110	108	....	50	7
138	....	66	80	69	103	133	....	64	11
139	....	48	63	58	81	103	....	12	4
	2,474	13,734	10,791	13,920	15,958	16,015	111	8,266	2,488
1	2,008	49,233	29,325	41,960	46,560	47,443	3,712	23,628	10,810
2	5,329	30,734	24,540	35,363	43,824	40,612	2,003	22,257	5,939
3	2,474	13,734	10,791	13,920	15,958	16,015	111	8,266	2,488
4	349	4,801	3,404	4,502	5,180	5,573	248	2,538	1,027
5	10,160	98,502	68,060	95,745	111,522	109,643	6,074	56,689	20,264
6	8,945	106,863	66,554	93,713	105,577	99,501	5,135	.....	.....
7	1,215	....	1,506	2,032	5,945	10,142	939	.....	.....
8	....	8,361	....	....	....	....	....	.....	.....
9	1.98	19.20	13.27	18.67	21.74	21.37	1.18	11.05	3.95

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

	Towns	Number of Girls who left School during the year to attend some other Public or Separate School in another School Section	Number of Boys who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational)	Number of Girls who left the 4th Book Class during the year to attend a Secondary School	Number of Boys who left 5th Class during the year to attend a Secondary School	Number of Girls who left the 5th Class during the year to attend a Secondary School	Number of Pupils who left to attend some Private School or College	Number of Pupils removed by death or disability
94	Parkhill	13	8	2	....	....	1	....
95	Parry Sound	19	23	28	....	....	....	2
96	Pembroke	16	25	31	....	....	2	3
97	*Penetanguishene	7	12	16	....	....	1	3
98	Perth	....	14	18	....	....	....	3
99	Petrolia	17	15	19	....	....	....	....
100	Picton	27	16	15	....	....	1	3
101	Port Colborne	49	14	7	....	....	2	2
102	Port Hope	26	23	23	....	....	....	3
103	Powassan	....	....	....	....	....	....	....
104	Prescott	13	14	14	....	....	....	1
105	Preston	32	22	20	....	....	1	1
106	Rainy River	7	11	9	14	14	....	....
107	Renfrew	12	19	17	....	....	....	....
108	Ridgetown	13	13	15	....	....	1	....
109	Rockland	2	2	6	....	....	....	....
110	St. Mary's	12	23	27	....	....	....	2
111	Sandwich	37	12	20	....	....	....	3
112	Seaforth	....	14	15	....	....	....	....
113	Simcoe	30	21	21	....	....	1	9
114	Sioux Lookout	11	....	....	....	....	....	....
115	Smith's Falls	20	51	40	....	....	....	4
116	Southampton	9	5	10	....	....	1	1
117	Stayner	10	6	3	....	....	....	....
118	Strathroy	15	12	12	....	....	....	2
119	Sturgeon Falls	3	9	6	1	1	2	1
120	Sudbury	68	32	36	....	....	4	....
121	Thessalon	21	11	20	....	....	....	....
122	Thornbury	5	3	4	....	....	....	....
123	Thorold	29	12	20	....	....	....	4
124	Tilbury	6	6	5	....	....	....	2
125	Tillsonburg	27	14	12	....	....	....	3
126	Timmins	37	11	8	....	....	1	2
127	Trenton	55	31	21	....	....	....	3
128	Trout Creek	1	....	....	....	1	....	....
129	Uxbridge	7	4	11	....	....	1	....
130	Vankleek Hill	14	4	7	....	....	....	1
131	Walkerton	8	11	13	....	....	1	....
132	Walkerville	52	37	21	....	....	1	1
133	Wallaceburg	31	18	19	....	....	....	2
134	Waterloo	25	11	8	....	....	4	1
135	Webbwood	6	....	....	....	....	....	1
136	Weston	33	18	34	....	....	....	....
137	Whitby	6	17	11	....	....	1	....
138	Wiarton	17	12	17	....	....	....	....
139	Wingham	7	13	12	....	....	....	....
	Totals	2,310	1,812	2,017	16	16	70	169
1	Rural schools	9,610	3,035	3,656	207	312	177	415
2	Cities	5,903	4,421	4,455	19	28	556	611
3	Towns	2,310	1,812	2,017	16	16	70	169
4	Villages	989	701	820	18	43	24	67
5	Grand Totals, 1922	18,812	9,969	10,948	260	399	827	1,262
6	Grand Totals, 1921	.....	.....	.....	.....	.....	.....	.....
7	Increases	.....	.....	.....	.....	.....	.....	.....
8	Decreases	.....	.....	.....	.....	.....	.....	.....
9	Percentages	3.67	1.94	2.13	.05	.07	.16	.24

*Including Protestant Separate School.

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Number in Art	Geography	Music	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene
94	170	129	170	170	170	36	36	36	170
95	868	688	868	868	803	123	246	211	868
96	882	882	882	882	882	230	320	288	882
97	1,002	706	369	865	865	224	337	476	1,002
98	452	369	452	369	369	99	69	213	213
99	576	396	576	576	576	104	165	165	576
100	506	506	506	506	468	118	271	190	506
101	436	436	828	436	436	180	148	166	436
102	838	838	838	838	838	370	183	286	838
103	167	129	167	167	167	74	42	74	167
104	388	234	319	283	283	107	69	107	107
105	899	595	899	812	812	360	185	285	899
106	322	262	313	276	276	113	88	109	248
107	539	462	578	539	539	141	164	311	406
108	328	328	328	328	328	78	139	205	328
109	60	60	60	60	60	27	17	27	60
110	663	663	663	663	663	195	104	366	663
111	653	514	653	653	408	135	69	408	653
112	245	187	245	215	215	87	125	125	125
113	796	796	796	796	796	141	454	648	796
114	312	296	296	314	314	56	70	78	176
115	1,254	1,254	1,254	1,051	1,177	416	533	648	1,254
116	338	324	338	338	338	68	68	71	338
117	206	175	206	175	175	63	89	114	175
118	469	309	469	422	469	104	157	192	469
119	237	169	237	237	237	50	133	133	237
120	1,145	883	1,145	1,145	1,145	212	259	366	1,145
121	476	354	476	354	354	108	65	43	476
122	149	108	149	108	108	50	27	50	108
123	586	427	586	427	427	135	47	214	451
124	153	139	153	139	139	79	139	139	153
125	588	489	....	588	588	155	94	155	588
126	628	414	628	628	628	107	81	210	628
127	1,178	1,080	1,178	1,178	1,080	380	323	932	1,178
128	107	107	107	107	107	31	8	40	107
129	221	221	221	221	221	40	94	145	221
130	146	104	146	146	146	32	104	104	146
131	288	239	218	239	239	70	83	116	288
132	1,224	1,047	1,224	1,087	1,224	333	645	743	1,224
133	555	446	716	446	446	180	180	345	345
134	892	892	892	815	892	372	372	372	892
135	113	122	124	114	124	40	34	70	113
136	818	554	818	554	554	212	137	115	818
137	423	366	469	366	297	107	217	217	366
138	451	385	451	451	451	133	141	194	451
139	317	210	317	317	317	317	152	152	223
	71,289	59,789	66,646	65,556	65,685	20,505	26,318	34,754	66,628
1	211,496	167,434	171,746	191,041	190,140	62,807	78,314	94,505	184,275
2	183,030	169,622	182,181	177,809	167,723	50,816	69,236	78,105	170,062
3	71,289	59,789	66,646	65,556	65,685	20,505	26,318	34,754	66,628
4	23,591	19,672	19,530	21,030	21,442	7,601	9,896	12,553	21,439
5	489,406	416,517	440,103	455,436	444,990	141,729	183,764	219,917	442,404
6	477,123	402,922	425,945	440,910	438,849	132,480	176,565	219,462	429,942
7	12,283	13,595	14,158	14,526	6,141	9,249	7,199	455	12,462
8	.....	.....	.....	.....	.....	.....	.....	.....	.....
9	95.41	81.20	85.80	88.79	86.75	27.63	35.82	42.87	86.25

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
94 Parkhill	170	170	36	....	....	....
95 Parry Sound	803	868	....	....	....	....
96 Pembroke	882	1,029	....	....	....	....
97 *Penetanguishene	1,002	1,002	....	....	....	....
98 Perth	452	452	....	....	....	....
99 Petrolia	576	576	....	....	....	....
100 Picton	506	506	....	....	....	....
101 Port Colborne	436	828	....	....	....	....
102 Port Hope	838	838	....	....	....	....
103 Powassan	167	167	....	....	....	....
104 Prescott	388	388	....	....	....	....
105 Preston	812	899	....	....	....	....
106 Rainy River	117	324	....	14	28	14
107 Renfrew	406	539	....	....	....	....
108 Ridgetown	328	328	....	....	....	....
109 Rockland	60	60	....	....	....	....
110 St. Mary's	663	663	....	....	....	....
111 Sandwich	653	653	....	....	....	....
112 Seaforth	245	245	....	....	....	....
113 Simcoe	796	796	....	....	....	....
114 Sioux Lookout	296	312	....	15	....	18
115 Smith's Falls	1,254	1,254	....	....	....	....
116 Southampton	338	338	....	....	....	....
117 Stayner	206	206	....	....	....	....
118 Strathroy	433	469	104	....	....	....
119 Sturgeon Falls	237	237	....	....	....	....
120 Sudbury	1,145	1,145	....	....	....	....
121 Thessalon	476	476	....	....	....	....
122 Thornbury	108	149	....	....	....	....
123 Thorold	492	553	....	....	....	....
124 Tilbury	153	153	....	....	....	....
125 Tillsonburg	588	588	....	....	....	....
126 Timmins	628	628	....	....	....	....
127 Trenton	1,178	1,178	....	....	....	....
128 Trout Creek	107	107	7	7	7	2
129 Uxbridge	221	221	....	....	....	....
130 Vankleek Hill	146	146	....	....	....	....
131 Walkerton	239	288	....	....	....	....
132 Walkerville	1,224	1,224	....	....	....	....
133 Wallaceburg	446	716	....	....	....	....
134 Waterloo	892	892	....	....	....	....
135 Webbwood	124	124	....	12	13	13
136 Weston	818	818	....	....	....	....
137 Whitby	366	469	....	....	....	....
138 Wiarton	451	451	....	....	....	....
139 Wingham	317	317	....	....	....	....
Totals	69,265	71,253	191	74	92	61
1 Rural Schools	191,725	211,700	1,170	2,162	2,433	638
2 Cities	182,021	185,150	1,822	1,963	1,127	674
3 Towns	69,265	71,253	191	74	92	61
4 Villages	21,715	22,345	207	154	130	66
5 Grand Totals, 1922	464,726	490,448	3,390	4,353	3,782	1,439
6 Grand Totals, 1921	447,171	476,449	4,182	5,094	3,008	1,069
7 Increases	17,555	13,999	.....	.....	774	370
8 Decreases	.....	.....	792	741	.....	.....
9 Percentages	90.60	95.61	.66	.85	.74	.28

*Including Protestant Separate School.

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book, inclusive)	Elementary Science	Commercial	Agriculture	Manual Training	Household Science
94	....	....	....	....	....	....	....	....	....
95	....	....	....	....	....	....	....	....	....
96	....	....	....	....	....	....	....	112	344
97	....	....	....	....	....	....	68	....	....
98	....	....	....	....	....	....	....	....	....
99	....	....	....	....	....	....	....	....	....
100	....	....	....	....	....	....	224	280	192
101	....	....	....	....	....	....	....	....	....
102	....	....	....	....	....	....	....	....	....
103	....	....	....	....	....	....	....	....	....
104	....	....	....	....	....	....	107	....	....
105	....	....	....	....	....	....	....	....	....
106	....	....	....	....	28	....	177	....	....
107	....	....	....	....	....	....	185	....	....
108	....	....	....	....	....	....	....	....	....
109	....	....	....	....	....	....	27	33	....
110	....	....	....	....	....	....	180	....	....
111	....	....	....	....	....	....	....	....	....
112	....	....	....	....	....	....	....	....	....
113	....	....	....	....	....	....	....	....	....
114	18	....	9	....	12	....	....	....	....
115	....	....	....	....	....	....	....	....	....
116	....	....	....	....	....	....	82	93	170
117	....	....	....	....	....	....	....	....	....
118	....	....	....	....	....	....	36	....	....
119	....	....	....	....	....	....	....	68	....
120	....	....	....	....	....	....	....	....	....
121	....	....	....	....	....	....	....	....	....
122	....	....	....	....	....	....	....	....	....
123	....	....	....	....	....	....	....	....	....
124	....	....	....	....	....	....	....	....	....
125	....	....	....	....	....	....	....	....	....
126	....	....	....	....	....	....	....	....	....
127	....	....	....	....	....	....	65	....	29
128	....	....	....	....	2	....	107	....	....
129	....	....	....	....	....	....	....	....	....
130	....	....	....	....	....	....	....	42	....
131	....	....	....	....	....	....	....	....	....
132	....	....	....	....	....	....	83	875	307
133	....	....	....	....	....	....	289	....	....
134	....	....	....	....	....	....	205	....	....
135	5	....	6	....	13	....	....	....	....
136	....	....	....	....	....	....	39	....	....
137	....	....	....	....	....	....	217	....	....
138	....	....	....	....	....	....	236	....	....
139	....	....	....	....	....	....	....	....	....
	41	....	43	....	85	....	4,523	7,308	3,037
1	1,088	6	897	3,638	1,572	224	54,110	16,568	8,491
2	40	....	328	....	776	1,954	9,947	97,736	63,126
3	41	....	43	....	85	....	4,523	7,308	3,037
4	60	3	80	297	106	38	3,238	1,451	610
5	1,229	9	1,348	3,935	2,539	2,216	71,818	123,063	75,264
6	1,018	21	1,004	4,158	2,156	2,143	63,285	120,607	73,237
7	211	....	344	....	383	73	8,533	2,456	2,027
8	....	12	....	223	....	....	....	....	....
9	.24	....	.26	.77	.49	.43	14.0	23.99	14.67

THE PUBLIC SCHOOLS (Continued)

II. TABLE B—ATTENDANCE BY AGE, SEX AND GRADE

Cities		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten	Boys..	361	3,709	1,736	113	...	...	...	...	...	...	...	...	...	...	...	...	5,919
	Girls..	365	4,480	1,682	113	...	...	...	...	...	...	...	...	...	...	...	...	6,640
Kindergarten-Primary	Boys..	...	995	1,418	243	43	18	...	...	...	...	...	...	...	...	...	...	2,717
	Girls..	...	997	1,346	216	41	12	...	...	...	...	...	...	...	...	...	...	2,612
Primer	Boys..	...	732	6,414	5,821	2,126	660	234	69	67	99	...	...	...	...	...	...	16,222
	Girls..	...	680	6,053	5,276	1,753	466	161	53	34	36	...	...	...	...	...	...	14,512
First Book	Boys..	...	...	458	3,985	4,378	2,256	868	296	149	65	27	45	...	...	...	...	12,527
	Girls..	...	...	518	4,166	4,318	1,973	679	196	102	29	17	15	...	...	...	...	12,013
Junior Second Book	Boys..	...	...	...	413	2,348	2,024	1,429	646	300	142	74	72	...	...	...	...	7,448
	Girls..	...	...	...	478	2,517	2,931	1,240	531	254	92	61	34	...	...	...	...	8,138
Senior Second Book	Boys..	...	...	...	165	1,576	2,981	2,444	1,418	739	372	190	94	68	...	...	...	10,047
	Girls..	...	...	...	192	1,774	3,102	2,386	1,213	615	250	136	45	17	...	...	...	9,730
Junior Third Book	Boys..	...	...	...	3	203	1,675	3,088	2,840	1,836	1,387	569	186	84	...	...	...	11,871
	Girls..	...	...	...	4	236	1,968	3,424	3,066	953	926	501	128	44	...	...	...	11,250
Senior Third Book	Boys..	...	...	...	...	8	238	1,514	2,677	2,497	1,707	1,020	351	115	31	...	...	10,158
	Girls..	...	...	...	...	7	272	1,684	2,970	2,612	1,707	847	326	90	30	...	...	10,545
Junior Fourth Book	Boys..	...	...	...	...	...	11	224	1,287	2,220	2,256	1,691	741	191	47	...	...	8,668
	Girls..	...	...	...	...	7	144	725	1,860	2,432	1,990	1,097	421	97	15	...	...	8,788
Senior Fourth Book	Boys..	...	...	...	...	...	...	16	262	1,296	2,323	2,441	1,241	433	67	13	...	8,092
	Girls..	...	...	...	...	...	...	21	288	1,347	2,432	2,472	1,179	408	100	29	...	8,276
Junior Fifth Class	Boys..	...	...	...	...	...	...	...	1	7	46	138	120	35	11	2	...	360
	Girls..	...	...	...	...	...	...	...	...	10	111	357	379	93	22	8	4	984
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	...	1	1	27	52	38	27	8	2	156
	Girls..	...	...	...	...	...	...	...	...	13	60	121	146	88	48	17	10	503
Totals by Sexes	Boys..	361	5,436	10,026	10,743	10,682	9,863	9,817	9,496	9,112	8,398	6,177	2,902	964	183	23	2	94,185
	Girls..	365	6,157	9,599	10,445	10,653	10,868	10,320	10,177	8,372	7,633	5,609	2,673	837	215	54	14	93,991
Grand Totals, Cities, 1922.....	.....	726	11,593	19,625	21,188	21,335	20,731	20,137	19,673	17,484	16,031	11,786	5,575	1,801	398	77	16	188,176

Towns		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten	Boys..	15	240	58	8	...	...	...	...	...	...	...	...	...	...	...	...	321
	Girls..	12	250	84	7	...	...	...	...	...	...	...	...	...	...	...	...	353
Kindergarten-Primary	Boys..	...	470	570	152	52	20	...	...	...	...	...	...	...	...	...	...	1,264
	Girls..	...	481	519	151	48	11	...	...	...	...	...	...	...	...	...	...	1,210
Primer	Boys..	...	643	2,683	2,297	1,013	360	159	57	38	27	...	...	...	...	...	...	7,277
	Girls..	...	595	2,572	1,918	910	262	119	43	23	15	...	...	...	...	...	...	6,457
First Book	Boys..	...	...	203	1,310	1,842	1,164	549	286	101	55	41	12	...	...	...	...	5,563
	Girls..	...	...	282	1,556	1,702	958	436	172	79	30	10	3	...	...	...	...	5,228
Junior Second Book	Boys..	...	...	...	143	785	1,064	773	389	220	114	59	19	...	...	...	...	3,566
	Girls..	...	...	...	216	897	1,084	634	276	161	63	23	10	...	...	...	...	3,364
Senior Second Book	Boys..	...	...	...	40	349	888	875	650	402	201	107	37	21	...	...	...	3,570
	Girls..	...	...	...	6	469	902	958	544	315	141	66	18	1	...	...	...	3,420
Junior Third Book	Boys..	...	...	...	...	69	537	1,121	1,051	821	495	232	123	36	...	...	...	4,485
	Girls..	...	...	...	3	92	621	1,285	962	735	418	188	77	19	...	...	...	4,400
Senior Third Book	Boys..	...	...	...	...	3	83	417	822	828	682	433	196	53	5	...	...	3,522
	Girls..	...	...	...	...	6	87	506	915	851	627	361	149	38	11	...	...	3,551
Junior Fourth Book	Boys..	...	...	...	...	...	10	116	472	782	781	572	272	106	18	...	...	3,129
	Girls..	...	...	...	...	1	14	127	484	872	810	538	235	65	16	...	...	3,162
Senior Fourth Book	Boys..	...	...	...	...	...	...	17	185	551	954	940	687	253	55	13	...	3,655
	Girls..	...	...	...	...	...	...	18	208	692	1,027	1,097	714	344	75	24	...	4,199
Junior Fifth Class	Boys..	...	...	...	...	...	...	...	...	...	2	5	28	4	...	...	...	39
	Girls..	...	...	...	...	...	...	...	...	4	6	9	30	3	4	1	...	57
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	...	1	...	2	...	1	...	...	...	4
	Girls..	...	...	...	...	...	...	...	...	1	4	2	2	2	...	...	...	11
Totals by Sexes	Boys..	15	1,353	3,514	3,950	4,113	4,126	4,027	3'912	3,744	3,311	2,391	1,374	474	78	13	...	36,395
	Girls..	12	1,326	3,457	3,857	4,125	3,939	4,083	3,604	3,733	3,141	2,294	1,238	472	106	25	...	35,412
Grand Totals, Towns, 1922....	.....	27	2,679	6,971	7,807	8,238	8,065	8,110	7,516	7,477	6,452	4,685	2,612	946	184	38	...	71,807

THE PUBLIC SCHOOLS (Continued)

II. TABLE B—ATTENDANCE BY AGE, SEX AND GRADE (Continued)

Incorporated Villages		5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	Totals
Kindergarten-Primary	Boys	59	82	36	9	3	...	...	...	...	...	...	...	...	...	189
	Girls	48	73	26	6	7	...	...	...	...	...	...	...	...	...	160
Primer	Boys	248	910	807	370	126	51	18	6	3	...	...	...	...	...	2,539
	Girls	283	852	685	296	96	30	14	6	...	...	...	...	...	...	2,262
First Book	Boys	...	69	394	585	415	180	102	33	6	6	2	...	...	...	1,792
	Girls	...	67	443	579	296	143	47	23	9	5	...	...	...	...	1,612
Junior Second Book	Boys	...	...	33	202	377	270	140	75	28	11	6	...	...	...	1,142
	Girls	...	...	51	272	346	223	90	43	17	5	3	...	...	...	1,050
Senior Second Book	Boys	...	...	11	86	279	337	245	159	68	34	10	...	...	...	1,229
	Girls	...	...	9	109	306	314	188	99	38	10	5	3	...	...	1,081
Junior Third Book	Boys	...	...	...	25	139	324	409	226	136	75	26	12	...	...	1,372
	Girls	...	...	1	27	204	264	374	217	118	56	18	5	...	...	1,284
Senior Third Book	Boys	...	...	...	...	19	144	235	368	232	133	73	18	1	...	1,223
	Girls	...	...	...	...	29	191	327	361	219	114	44	14	2	...	1,301
Junior Fourth Book	Boys	...	...	...	...	4	50	204	277	269	194	80	18	8	...	1,104
	Girls	...	...	...	...	14	58	187	313	248	159	73	18	4	...	1,074
Senior Fourth Book	Boys	...	...	...	...	...	1	56	189	275	338	253	105	41	9	1,267
	Girls	...	...	...	...	...	4	88	289	386	387	257	96	17	11	1,535
Junior Fifth Class	Boys	...	...	...	...	...	...	...	1	13	21	7	9	4	...	55
	Girls	...	...	...	...	...	...	...	7	14	31	21	4	5	1	83
Senior Fifth Class	Boys	...	...	...	...	...	...	...	8	11	18	6	5	1	...	49
	Girls	...	...	...	...	...	...	...	5	9	25	14	4	4	...	61
Totals by Sexes	Boys	307	1,061	1,281	1,277	1,362	1,357	1,409	1,342	1,041	830	463	167	55	9	11,961
	Girls	331	992	1,215	1,289	1,298	1,227	1,315	1,363	1,058	792	435	144	32	12	11,503
Grand Totals, Villages, 1922		638	2,053	2,496	2,566	2,660	2,584	2,724	2,705	2,099	1,622	898	311	87	21	23,464

All Urban Schools		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten	Boys..	376	3,949	1,794	121	...	...	...	...	...	...	...	...	...	...	...	...	6,240
	Girls..	377	4,730	1,766	120	...	...	...	...	...	...	...	...	...	...	...	...	6,993
Kindergarten-Primary	Boys..	...	1,524	2,070	431	104	41	...	...	...	...	...	...	...	...	...	...	4,170
	Girls..	...	1,526	1,938	393	95	30	...	...	...	...	...	...	...	...	...	...	3,982
Primer	Boys..	...	1,623	10,007	8,925	3,509	1,146	444	144	111	129	...	...	...	...	...	...	26,038
	Girls..	...	1,558	9,477	7,879	2,959	824	310	110	63	51	...	...	...	...	...	...	23,231
First Book	Boys..	...	...	730	5,689	6,805	3,835	1,597	684	283	126	74	59	...	...	...	...	19,882
	Girls..	...	...	867	6,165	6,599	3,227	1,258	415	204	68	32	18	...	...	...	...	18,853
Junior Second Book	Boys..	...	...	...	589	3,335	3,465	2,472	1,175	595	284	144	97	...	...	...	...	12,156
	Girls..	...	...	...	745	3,686	4,361	2,097	897	458	172	89	47	...	...	...	...	12,552
Senior Second Book	Boys..	...	...	...	216	2,011	4,148	3,656	2,313	1,300	641	331	141	89	...	...	...	14,846
	Girls..	...	...	...	207	2,352	4,310	3,658	1,945	1,029	429	212	68	21	...	...	...	14,231
Junior Third Book	Boys..	...	...	...	3	297	2,351	4,533	4,300	2,883	2,018	876	335	132	...	...	...	17,728
	Girls..	...	...	...	8	355	2,793	4,973	4,402	1,905	1,462	745	223	68	...	...	...	16,934
Senior Third Book	Boys..	...	...	...	...	11	340	2,075	3,734	3,693	2,621	1,586	620	186	37	...	...	14,903
	Girls..	...	...	...	...	13	388	2,381	4,212	3,824	2,553	1,322	519	142	43	...	...	15,397
Junior Fourth Book	Boys..	...	...	...	...	...	25	390	1,963	3,279	3,306	2,457	1,093	315	73	...	...	12,901
	Girls..	...	...	...	...	8	172	910	2,531	3,617	3,048	1,794	729	180	35	...	...	13,024
Senior Fourth Book	Boys..	...	...	...	...	...	...	34	503	2,036	3,552	3,719	2,181	791	163	35	...	13,014
	Girls..	...	...	...	...	...	...	43	584	2,328	3,845	3,956	2,150	848	192	64	...	14,010
Junior Fifth Class	Boys..	...	...	...	...	...	...	...	1	8	61	164	155	48	15	2	...	454
	Girls..	...	...	...	...	...	...	...	...	21	131	397	430	100	31	10	4	1,124
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	...	10	12	47	58	44	28	8	2	209
	Girls..	...	...	...	...	...	...	...	...	19	73	148	162	94	52	17	10	575
Totals by Sexes	Boys..	376	7,096	14,601	15,974	16,072	15,351	15,201	14,817	14,198	12,750	9,398	4,739	1,605	316	45	2	142,541
	Girls..	377	7,814	14,048	15,517	16,067	16,105	15,630	15,096	13,468	11,832	8,695	4,346	1,453	353	91	14	140,906
Grand Totals, All Urban, 1922.....	.....	753	14 910	28 649	31,491	32,139	31,456	30,831	29,913	27,666	24,582	18,093	9,085	3,058	669	136	16	283,447

THE PUBLIC SCHOOLS (Continued)

II. TABLE B—ATTENDANCE BY AGE, SEX, AND GRADE (Concluded)

Rural Schools in the Counties		5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	Totals
Kindergarten-Primary	Boys....	275	469	247	94	48	...	...	...	...	...	...	...	...	...	...	1,133
	Girls....	204	407	219	77	35	...	...	...	...	...	...	...	...	...	...	942
Primer	Boys....	1,559	6,446	6,749	3,395	1,363	600	272	159	160	...	...	...	...	...	...	20,703
	Girls....	1,571	5,994	5,818	2,718	929	394	167	94	101	...	...	...	...	...	...	17,786
First Book	Boys....	...	370	2,528	4,313	2,862	1,465	656	341	155	121	53	...	...	...	...	12,864
	Girls....	...	446	2,803	3,830	2,264	960	400	205	106	46	29	...	...	...	...	11,089
Junior Second Book	Boys....	...	...	328	1,841	2,788	2,066	1,121	637	286	146	67	...	...	...	...	9,280
	Girls....	...	...	508	2,123	2,481	1,684	752	391	181	82	41	...	...	...	...	8,243
Senior Second Book	Boys....	...	...	107	785	2,026	2,480	1,743	1,145	626	324	139	74	...	...	...	9,449
	Girls....	...	...	167	1,003	2,196	2,214	1,362	762	377	206	78	33	...	...	...	8,398
Junior Third Book	Boys....	...	...	7	197	1,125	2,462	2,711	2,098	1,316	731	338	128	...	...	...	11,113
	Girls....	...	...	12	325	1,569	2,792	2,433	1,666	819	424	153	67	...	...	...	10,260
Senior Third Book	Boys....	...	...	...	11	201	977	2,001	2,390	1,808	1,304	595	220	40	...	...	9,547
	Girls....	...	...	...	21	278	1,301	2,271	2,160	1,429	793	325	112	20	...	...	8,710
Junior Fourth Book	Boys....	...	...	...	...	27	298	1,090	2,044	2,124	1,646	822	329	64	...	...	8,444
	Girls....	...	...	...	3	47	419	1,433	2,336	2,016	1,285	546	172	37	...	...	8,294
Senior Fourth Book	Boys....	...	...	...	...	...	62	369	1,341	2,678	3,485	2,306	1,067	209	53	...	11,570
	Girls....	...	...	...	...	5	72	518	1,827	3,207	3,620	2,344	950	248	69	...	12,860
Junior Fifth Class	Boys....	...	...	...	...	...	...	9	55	165	299	265	114	30	11	5	953
	Girls....	...	...	...	...	...	...	26	85	253	379	345	152	56	17	5	1,318
Senior Fifth Class	Boys....	...	...	...	...	...	...	...	4	13	21	31	42	12	4	4	131
	Girls....	...	...	...	...	...	...	...	3	16	43	44	41	16	5	3	171
Totals by Sexes	Boys....	1,834	7,285	9,966	10,636	10,440	10,410	9,972	10,214	9,331	8,077	4,616	1,974	355	68	9	95,187
	Girls....	1,775	6,847	9,527	10,100	9,804	9,836	9,362	9,529	8,505	6,878	3,905	1,527	377	91	8	88,071
Grand Totals, Counties, 1922	.....	3,609	14,132	19,493	20,736	20,244	20,246	19,334	19,743	17,836	14,955	8,521	3,501	732	159	17	183,258

Rural Schools in the Counties and Districts		5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten-Primary	Boys....	212	402	229	118	49	...	...	...	...	...	...	...	...	...	...	1,010
	Girls....	154	361	199	83	34	...	...	...	...	...	...	...	...	...	...	831
Primer	Boys....	1,900	7,362	7,767	4,166	1,800	817	381	225	253	...	...	...	...	...	...	24,671
	Girls.	1,891	6,885	6,788	3,333	1,228	548	241	157	148	...	...	...	...	...	...	21,219
First Book	Boys....	...	396	2,733	4,733	3,304	1,752	817	454	217	165	83	...	...	...	...	14,654
	Girls....	...	475	3,025	4,239	2,647	1,214	516	285	150	66	44	...	...	...	...	12,661
Junior Second Book	Boys....	...	...	346	1,969	3,031	2,319	1,287	763	353	194	91	...	...	...	...	10,353
	Girls....	...	...	534	2,270	2,725	1,917	894	493	230	118	60	...	...	...	...	9,241
Senior Second Book	Boys....	...	...	112	842	2,194	2,706	1,996	1,319	742	405	168	89	...	...	...	10,573
	Girls....	...	...	175	1,060	2,381	2,463	1,569	889	456	258	95	41	...	...	...	9,387
Junior Third Book	Boys....	...	...	7	206	1,215	2,658	2,949	2,368	1,492	857	412	144	...	...	...	12,308
	Girls....	...	...	14	346	1,675	3,033	2,705	1,883	945	505	189	88	...	...	...	11,383
Senior Third Book	Boys....	...	...	...	11	220	1,074	2,165	2,626	2,005	1,452	675	249	57	...	...	10,534
	Girls....	...	...	...	23	299	1,395	2,463	2,397	1,601	922	386	135	28	...	...	9,649
Junior Fourth Book	Boys....	...	...	...	...	29	313	1,167	2,182	2,328	1,812	935	371	84	...	...	9,221
	Girls....	...	...	...	3	51	451	1,551	2,519	2,205	1,454	647	209	44	...	...	9,134
Senior Fourth Book	Boys....	...	...	...	...	...	68	407	1,449	2,890	3,763	2,548	1,195	238	70	...	12,628
	Girls....	...	...	...	...	5	80	557	1,986	3,482	3,980	2,643	1,118	290	87	...	14,228
Junior Fifth Class	Boys....	...	...	...	...	...	...	10	60	186	334	293	134	39	14	6	1,076
	Girls....	...	...	...	...	...	...	28	93	276	414	386	190	69	22	5	1,483
Senior Fifth Class	Boys....	...	...	...	...	...	...	...	4	14	24	33	47	17	6	5	150
	Girls....	...	...	...	...	...	...	...	3	18	44	56	47	21	8	5	202
Totals by Sexes	Boys....	2,112	8,160	11,194	12,045	11,842	11,707	11,179	11,450	10,480	9,006	5,238	2,229	435	90	11	107,178
	Girls....	2,045	7,721	10,735	11,357	11,045	11,101	10,524	10,705	9,511	7,761	4,506	1,828	452	117	10	99,418
Grand Totals, Rural Schools, 1922.....	.....	4,157	15,881	21,929	23,402	22,887	22,808	21,703	22,155	19,991	16,767	9,744	4,057	887	207	21	206,596

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III. TABLE C—TEACHERS, SALARIES,

	Rural Schools	Teachers			Salaries			
		Number of Teachers	Male	Female	Highest salary, male	Highest salary, female	Average salary of male teachers	Average salary of female teachers
1	Brant	82	8	74	$1,400	$1,950	$1,128	$1,060
2	Bruce	172	21	151	1,400	1,200	1,102	999
3	Carleton	165	12	153	1,700	2,400	1,288	1,017
4	Dufferin	91	9	82	1,200	1,200	1,008	1,004
5	Dundas	80	11	69	1,300	1,200	1,045	946
6	Elgin	123	10	113	1,400	1,300	1,095	1,025
7	Essex	134	19	115	1,800	1,500	1,128	1,060
8	Frontenac	148	10	138	950	1,300	835	843
9	Glengarry	80	2	78	1,000	1,200	1,000	954
10	Grey	226	24	202	1,300	1,200	1,066	982
11	Haldimand	80	11	69	1,750	1,500	1,134	1,023
12	Haliburton	64	9	55	1,200	1,100	922	825
13	Halton	64	6	58	1,300	1,500	1,058	1,034
14	Hastings	192	22	170	1,850	1,400	1,023	955
15	Huron	199	30	169	1,650	1,435	1,170	1,031
16	Kent	147	10	137	1,400	1,500	1,135	1,063
17	Lambton	175	15	160	1,200	1,200	1,043	1,018
18	Lanark	127	9	118	1,100	1,200	961	929
19	Leeds and Grenville	230	18	212	1,600	1,200	1,036	927
20	Lennox and Addington	120	5	115	1,000	1,250	830	894
21	Lincoln	92	16	76	1,500	1,300	1,175	1,021
22	Middlesex	206	23	183	1,600	1,250	1,079	1,015
23	Norfolk	106	11	95	1,300	1,500	1,091	978
24	Northumberland and Durham	215	28	187	1,200	1,250	1,053	986
25	Ontario	142	16	126	1,350	1,200	1,131	985
26	Oxford	127	17	110	1,500	1,320	1,182	1,047
27	Peel	91	9	82	2,000	1,300	1,300	1,023
28	Perth	117	19	98	1,700	1,250	1,198	1,033
29	Peterborough	101	16	85	1,400	1,400	1,031	936
30	Prescott and Russell	97	6	91	1,300	1,400	1,050	902
31	Prince Edward	71	9	62	1,000	1,300	983	983
32	Renfrew	168	7	161	1,200	1,900	1,039	965
33	Simcoe	233	28	205	1,500	1,800	1,089	1,006
34	Stormont	83	4	79	1,200	1,200	1,075	968
35	Victoria	114	8	106	1,300	1,250	1,112	966
36	Waterloo	103	24	79	1,500	1,300	1,162	1,035
37	Welland	122	17	105	2,350	1,400	1,300	1,058
38	Wellington	153	14	139	1,800	1,300	1,157	1,007
39	Wentworth	138	12	126	1,800	1,650	1,333	1,064
40	York	481	70	411	2,600	2,000	1,494	1,090
41	Algoma	97	9	88	1,350	1,400	1,022	901
42	Kenora	24	4	20	1,500	1,100	1,175	939
43	Manitoulin	52	14	38	1,500	1,100	1,034	844
44	Muskoka	105	15	90	1,200	1,300	753	754
45	Nipissing	62	6	56	1,500	1,000	1,042	870
46	Parry Sound	137	19	118	2,000	1,400	1,154	880
47	Rainy River	63	12	51	1,800	1,500	1,093	904
48	Sudbury	107	22	85	1,900	1,800	1,145	958
49	Timiskaming	123	29	94	2,200	2,100	1,366	1,048
50	Thunder Bay	74	12	62	1,900	1,400	1,129	969
1	Totals, Rural Schools	6,503	757	5,746	2,600	2,100	1,144	987
2	Totals, Cities	4,310	611	3,699	3,500	3,425	2,269	1,363
3	Totals, Towns	1,575	161	1,414	3,000	2,300	1,767	1,047
4	Totals, Villages	526	92	434	2,000	1,500	1,393	986
5	Grand Totals, 1922	12,914	1,621	11,293	3,500	3,425	1,644	1,117
6	Grand Totals, 1921	12,556	1,528	11,028	3,500	3,225	1,628	1,079
7	Increases	358	93	265	....	200	16	38
8	Decreases	....	....	....	....	....	....	....
9	Percentages	....	12.55	87.44	....	....	....	....

SCHOOLS (Continued)

CERTIFICATES, EXPERIENCE, ETC.

Salaries (Continued)

	Average salary male teachers with I Class certificates	Average salary, female teachers with I Class certificates	Average salary, male teachers with II Class certificates	Average salary, female teachers with II Class certificates	Average salary, male teachers with III or District certificates	Average salary, female teachers with III or District certificates	Average salary, Kindergarten-Primary teachers	Average salary, Kindergarten teachers	Average salary, Manual Training teachers
1	$.....	$1,425	$ 1,146	$ 1,033	$ 1,000	$.....	$ 1,450	$.....	$.....
2	1,350	1,110	1,110	1,016	900	881	.....	.....	.....
3	1,200	800	1,305	1,027	.....	900	1,008	1,200	.....
4	.....	1,050	1,022	1,003	900	.....	.....	.....	.....
5	.....	1,000	1,045	942	.....	.....	.....	.....	.....
6	1,100	1,080	1,094	1,020	.....	.....	.....	.....	.....
7	1,300	1,028	1,152	1,075	1,000	962	1,000	.....	.....
8	.....	925	.....	987	863	803	.....	.....	.....
9	.....	.....	1,000	982	...	883	.....	.....	.....
10	1,300	1,025	1,065	996	850	881	1,025	.....	.....
11	.....	1,100	1,134	1,018	.....	.....	.....	.....	.....
12	.....	1,100	1,050	878	620	801	.....	.....	.....
13	1,000	.....	1,070	1,034	.....	.....	.....	.....	.....
14	1,450	1,144	1,078	1,005	910	877	.....	.....	.....
15	1,175	1,067	1,170	1,030	.....	.....	.....	.....	.....
16	1,300	1,100	1,131	1,061	1,000	1,113	.....	.....	.....
17	.....	1,075	1,054	1,017	900	800	.....	.....	.....
18	.....	1,025	1,030	987	875	823	.....	.....	.....
19	1,500	1,020	1,008	956	886	831	.....	.....	.....
20	.....	967	1,000	968	775	805	.....	.....	.....
21	1,500	1,033	1,167	1,020	.....	.....	.....	.....	.....
22	1,600	1,095	1,051	1,012	.....	.....	.....	.....	.....
23	.....	1,025	1,091	992	.....	892	.....	.....	.....
24	1,200	1,020	1,057	995	800	869	.....	.....	.....
25	1,000	1,000	1,146	993	1,200	863	.....	.....	.....
26	1,500	1,133	1,163	1,039	.....	.....	.....	.....	.....
27	1,400	1,050	1,288	1,021	.....	.....	.....	.....	.....
28	1,650	1,050	1,180	1,031	1,050	.....	.....	.....	.....
29	.....	1,070	1,100	987	875	843	.....	.....	.....
30	1,000	1,350	1,133	994	1,000	815	.....	.....	.....
31	.....	1,150	983	999	.....	856	.....	.....	.....
32	.....	1,350	1,071	1,016	850	889	.....	.....	.....
33	1,000	1,108	1,104	1,014	1,033	944	.....	.....	.....
34	.....	1,100	1,075	973	.....	812	.....	.....	.....
35	.....	1,075	1,128	994	1,000	832	.....	.....	.....
36	1,050	1,083	1,178	1,032	.....	.....	.....	.....	.....
37	.....	1,100	1,300	1,058	.....	1,000	1,025	.....	.....
38	1,500	1,050	1,200	1,010	1,000	936	.....	.....	.....
39	.....	1,108	1,333	1,060	.....	.....	1,000	.....	.....
40	1,783	1,100	1,468	1,092	.....	900	1,033	.....	1,400
41	.....	800	1,043	961	.....	879	.....	.....	.....
42	.....	.....	.....	981	1,250	942	.....	.....	.....
43	1,400	.....	1,006	1,033	956	810	.....	.....	.....
44	.....	.....	966	1,000	575	741	.....	.....	.....
45	.....	.....	890	968	800	850	.....	.....	.....
46	.....	1,050	1,296	956	911	843	.....	.....	.....
47	1,200	1,350	1,133	1,045	950	898	.....	.....	.....
48	1,500	1,525	1,258	1,115	936	848	.....	.....	.....
49	2,200	1,550	1,392	1,094	1,080	922	.....	.....	.....
50	1,000	1,090	1,250	1,125	1,079	906	.....	.....	.....
1	1,391	1,092	1,178	1,020	911	851	1,050	1,200	1,400
2	2,434	1,328	2,005	1,384	.....	1,189	1,186	1,266	2,193
3	2,052	1,040	1,715	1,049	.....	990	1,048	973	2,033
4	1,450	1,061	1,388	992	.....	718	1,000	.....	.....
5	2,290	1,226	1,434	1,137	911	855	1,149	1,251	2,172
6	2,236	1,180	1,436	1,101	928	845	1,156	1,229	2,132
7	54	46	.....	36	.....	10	.....	22	40
8	.....	.....	2	.....	17	.....	7	.....	.....
9	.....	.....	.....	.....	.....	.....	.....	.....	.....

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III. TABLE C—TEACHERS, SALARIES,

Rural Schools	Salaries (Continued)			Number who have ever attended a Model School in Ontario	Number who have ever attended a Normal School in Ontario	Number who have ever attended a Normal College or F. of E. in Ontario
	Average salary, Household Science teachers	Average salary, male temporary	Average salary, female temporary			
1 Brant	$.....	$.....	$.....	10	77	4
2 Bruce	.....	.....	.....	7	160	3
3 Carleton	.....	.....	925	17	158	1
4 Dufferin	.....	.....	.....	1	90	.....
5 Dundas	.....	.....	.....	.....	78	2
6 Elgin	.....	.....	.....	10	114	10
7 Essex	.....	.....	.....	23	113	7
8 Frontenac	.....	725	659	80	50	2
9 Glengarry	.....	.....	900	31	62	.....
10 Grey	.....	.....	725	19	200	9
11 Haldimand	.....	.....	.....	6	76	4
12 Haliburton	.....	.....	733	26	34	.....
13 Halton	.....	.....	.....	2	63	1
14 Hastings	.....	800	860	77	112	5
15 Huron	.....	.....	.....	7	192	7
16 Kent	.....	.....	.....	3	139	5
17 Lambton	.....	.....	.....	9	168	8
18 Lanark	.....	.....	750	24	85	2
19 Leeds and Grenville	.....	.....	800	54	172	4
20 Lennox and Addington	.....	800	800	40	72	3
21 Lincoln	.....	.....	.....	12	86	7
22 Middlesex	.....	.....	.....	2	200	6
23 Norfolk	.....	.....	900	20	99	2
24 Northumberland and Durham	.....	.....	600	16	199	6
25 Ontario	.....	.....	.....	8	130	4
26 Oxford	.....	.....	.....	11	117	10
27 Peel	.....	.....	.....	3	84	6
28 Perth	.....	.....	.....	3	111	5
29 Peterborough	.....	900	750	20	74	2
30 Prescott and Russell	.....	900	701	28	64	2
31 Prince Edward	.....	.....	.....	8	63	1
32 Renfrew	.....	.....	.....	74	96	2
33 Simcoe	.....	.....	762	20	202	10
34 Stormont	.....	.....	.....	20	77	2
35 Victoria	.....	.....	650	13	97	2
36 Waterloo	.....	.....	1,150	9	99	4
37 Welland	.....	.....	.....	7	115	4
38 Wellington	.....	.....	1,000	9	139	9
39 Wentworth	.....	.....	.....	4	126	10
40 York	1,200	.....	1,000	69	454	26
41 Algoma	.....	950	712	35	42	1
42 Kenora	.....	1,600	887	13	6	.....
43 Manitoulin	.....	.....	750	39	13	.....
44 Muskoka	.....	658	573	50	17	.....
45 Nipissing	.....	.....	710	32	27	.....
46 Parry Sound	.....	.....	783	76	54	1
47 Rainy River	.....	844	769	22	15	4
48 Sudbury	.....	800	775	60	40	3
49 Timiskaming	.....	.....	850	33	83	5
50 Thunder Bay	.....	.....	833	37	26	3
1 Totals, Rural Schools	1,200	857	738	1,199	5,170	214
2 Totals, Cities	1,502	.....	1,000	1,472	3,378	747
3 Totals, Towns	1,500	.....	850	354	1,401	119
4 Totals, Villages	.....	.....	.....	92	480	33
5 Grand Totals, 1922	1,498	857	742	3,117	10,429	1,113
6 Grand Totals, 1921	1,440	856	749	3,146	9,834	1,165
7 Increases	58	1	.....	.....	595	.....
8 Decreases	.....	.....	7	29	.....	52
9 Percentages	.....	.....	.....	24.13	80.75	8.61

SCHOOLS (Continued)

CERTIFICATES, EXPERIENCE, ETC. (Continued)

	Number of University Graduates	Certificates								
		1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class or Interim 3rd Class	District	Kindergarten-Primary	Kindergarten	Manual Training	Household Science	Temporary
1	....	4	76	1	....	1	....	....	....	....
2	....	4	145	21	2	....	....	....	....	....
3	....	4	147	7	1	3	1	....	....	2
4	....	1	89	1	....	....	....	....	....	....
5	....	5	75	....	....	....	....	....	....	....
6	....	10	113	....	....	....	....	....	....	....
7	....	8	109	16	....	1	....	....	....	....
8	....	2	47	44	30	....	....	....	....	25
9	....	....	58	21	....	....	....	....	....	1
10	....	9	193	18	1	1	....	....	....	4
11	....	4	76	....	....	....	....	....	....	....
12	....	1	20	23	17	....	....	....	....	3
13	....	1	63	....	....	....	....	....	....	....
14	....	6	105	56	19	....	....	....	....	6
15	....	7	192	....	....	....	....	....	....	....
16	....	5	139	3	....	....	....	....	....	....
17	....	7	166	2	....	....	....	....	....	....
18	....	4	79	29	9	....	....	....	....	6
19	....	7	168	52	2	....	....	....	....	1
20	....	3	61	29	19	....	....	....	....	8
21	....	7	85	....	....	....	....	....	....	....
22	....	6	200	....	....	....	....	....	....	....
23	....	2	90	12	1	....	....	....	....	1
24	1	6	195	13	....	....	....	....	....	1
25	....	5	128	8	1	....	....	....	....	....
26	....	10	117	....	....	....	....	....	....	....
27	....	6	85	....	....	....	....	....	....	....
28	....	6	110	1	....	....	....	....	....	....
29	....	1	68	13	12	....	....	....	....	7
30	....	3	56	14	....	....	....	....	....	24
31	....	2	60	8	1	....	....	....	....	....
32	....	2	95	63	8	....	....	....	....	....
33	....	8	201	17	3	....	....	....	....	4
34	....	2	77	4	....	....	....	....	....	....
35	....	2	94	16	....	....	....	....	....	2
36	....	6	96	....	....	....	....	....	....	1
37	....	4	113	1	....	4	....	....	....	....
38	....	9	135	8	....	....	....	....	....	1
39	....	12	125	....	....	1	....	....	....	....
40	1	25	447	3	....	3	....	1	1	1
41	....	2	41	28	20	....	....	....	....	6
42	....	....	4	7	7	....	....	....	....	6
43	....	2	10	21	18	....	....	....	....	1
44	1	....	17	28	39	....	....	....	....	21
45	....	....	26	15	11	....	....	....	....	10
46	....	2	50	42	37	....	....	....	....	6
47	....	4	13	14	11	....	....	....	....	21
48	....	3	44	35	20	....	....	....	....	5
49	1	4	84	17	10	....	....	....	....	8
50	....	3	22	21	22	....	....	....	....	6
1	4	236	5,009	732	321	14	1	1	1	188
2	130	805	2,966	9	....	150	244	59	75	2
3	5	119	1,378	22	....	37	13	3	2	1
4	2	25	485	14	....	2	....	....	....	....
5	141	1,185	9,838	777	321	203	258	63	78	191
6	138	1,201	9,227	780	330	253	196	65	99	405
7	3	....	611	....	....	....	62	....	....	....
8	....	16	....	3	9	50	....	2	21	214
9	1.09	9.17	76.18	6.01	2.48	1.57	2.0	.49	.60	1.48

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III. TABLE C—TEACHERS, SALARIES,

	Number of teachers who at end of year had taught less than one year		One year, but less than two years		2 years, but less than 3 years		3 years, but less than 4 years		4 years, but less than 5 years		5 years, but less than 6 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools	165	1,027	87	943	110	748	56	630	32	596	38	414
2 Cities	12	88	11	128	46	149	37	232	28	199	25	194
3 Towns	6	51	6	103	12	108	8	139	1	127	10	116
4 Villages	3	24	1	37	10	39	6	51	3	46	7	39
5 Grand Totals, 1922	186	1,190	105	1,211	178	1,044	107	1,052	64	968	80	763
6 Percentages, Male	11.47	....	6.47	....	10.98	...	6.60	...	3.94	...	4.93	...
7 Percentages, Female	....	10.53	...	10.72	...	9.24	...	9.31	...	8.57	...	6.75

	14 years, but less than 15 years		15 years, but less than 16 years		16 years, but less than 17 years		17 years, but less than 18 years		18 years, but less than 19 years		19 years, but less than 20 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools	7	36	10	28	5	27	8	23	3	23	3	19
2 Cities	17	99	13	97	16	79	11	70	10	61	6	74
3 Towns	3	22	1	18	7	27	1	24	2	24	3	11
4 Villages	2	6	...	6	1	6	1	5	...	4	1	8
5 Grand Totals, 1922	29	163	24	149	29	139	21	122	15	112	13	112
6 Percentages, Male	1.78	....	1.48	...	1.78	...	1.29	...	.92	...	.80	...
7 Percentages, Female	....	1.44	...	1.31	...	1.23	...	1.08	...	.99	...	.99

	28 years, but less than 29 years		29 years, but less than 30 years		30 years, but less than 31 years		31 years, but less than 32 years		32 years, but less than 33 years		33 years, but less than 34 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools	6	7	9	4	11	11	6	11	2	5	5	4
2 Cities	10	31	11	48	12	41	9	31	6	35	7	30
3 Towns	4	7	3	8	1	6	...	7	5	11	2	11
4 Villages	2	3	1	...	...	...	1	1	2	2	1	1
5 Grand Totals, 1922	22	48	24	60	24	58	16	50	15	53	15	46
6 Percentages, Male	1.35	....	1.48	...	1.48	...	.98	...	.92	...	.92	...
7 Percentages, Female	....	.42	...	.53	...	.51	...	.44	...	.46	...	.40

Average experience: Male teachers, 12.2 years; female teachers, 8.5 years; all teachers, 8.9 years. Average experience, rural teachers, 5.2 years; urban teachers, 12.7 years.

SCHOOLS (Continued)

CERTIFICATES, EXPERIENCE, ETC. (Concluded)

	6 years, but less than 7 years		7 years, but less than 8 years		8 years, but less than 9 years		9 years, but less than 10 years		10 years, but less than 11 years		11 years, but less than 12 years		12 years, but less than 13 years		13 years, but less than 14 years	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	25	292	20	206	20	170	9	109	8	95	7	65	8	69	5	48
2	33	184	29	202	23	212	27	154	22	163	21	131	12	144	13	115
3	4	103	7	72	4	61	4	60	6	39	5	36	2	37	...	41
4	7	23	5	24	4	12	4	13	3	15	4	6	4	9	...	8
5	69	602	61	504	51	455	44	336	39	312	37	238	26	259	18	212
6	4.25	...	3.76	...	3.14	...	2.71	...	2.40	...	2.28	...	1.60	...	1.11	...
7	...	5.33	...	4.46	...	4.02	...	2.97	...	2.76	...	2.10	...	2.29	...	1.87

	20 years, but less than 21 years		21 years, but less than 22 years		22 years, but less than 23 years		23 years, but less than 24 years		24 years, but less than 25 years		25 years, but less than 26 years		26 years, but less than 27 years		27 years, but less than 28 years	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	9	24	6	22	6	20	7	13	6	12	8	13	7	5	6	9
2	4	84	16	82	19	65	11	54	10	59	9	58	12	36	7	31
3	1	9	4	14	6	14	8	11	6	16	6	17	2	13	3	7
4	...	5	...	4	...	4	...	5	2	7	1	2	2	6	2	2
5	14	122	26	122	31	103	26	83	24	94	24	90	23	60	18	49
6	.86	...	1.60	...	1.91	...	1.60	...	1.48	...	1.48	...	1.41	...	1.11	...
7	...	1.08	...	1.08	...	.91	...	.73	...	.83	...	.79	...	.53	...	.43

	34 years, but less than 35 years		35 years, but less than 36 years		36 years, but less than 37 years		37 years, but less than 38 years		38 years, but less than 39 years		39 years, but less than 40 years		40 years or over		Totals	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	7	...	3	3	...	3	4	3	8	3	4	3	11	3	757	5,746
2	7	32	10	28	4	33	6	40	6	24	6	32	17	50	611	3,699
3	3	4	1	7	1	3	2	2	5	8	1	2	5	18	161	1,414
4	1	...	1	1	...	3	1	1	2	...	...	1	7	5	92	434
5	18	36	15	39	5	42	13	46	21	35	11	38	40	76	1,621	11,293
6	1.11	...	.92	...	.30	...	.80	...	1.29	...	.67	...	2.46	...	....	....
7	...	.31	...	.34	...	.37	...	.40	...	.30	...	.33	...	.67	....	....

THE PUBLIC

IV. TABLE D—SCHOOL HOUSES, MEDICAL

Rural Schools	School Houses						Free Text Books		Medical and Dental		
	Number of Schools	Brick	Stone	Concrete	Frame	Log	No. of Schools with free School Readers	No. of Schools with other Text Books free	No. of Schools where Medical Inspection is in force	No. of Schools where Nurse Inspection with Medical Supervision is in force	No. of Schools where Nurse Inspection only (without Medical Supervision) is in force
1 Brant	61	48	2	1	10	..	..	..	..	..	14
2 Bruce	166	119	14	2	31	..	..	..	23	9	12
3 Carleton	122	41	14	9	57	1	..	1	5	5	5
4 Dufferin	92	62	6	1	23	..	..	..	91	..	..
5 Dundas	75	7	9	1	58	..	..	..	..	..	26
6 Elgin	106	85	..	..	21	..	..	..	7	4	1
7 Essex	110	46	3	7	54	..	..	..	15	..	..
8 Frontenac	143	13	20	..	106	4	..	..	..	..	..
9 Glengarry	75	4	..	3	68	..	1	..	26	..	..
10 Grey	220	127	52	2	39	..	2	13	49	..	..
11 Haldimand	74	63	..	2	9	..	..	..	..	..	..
12 Haliburton	61	4	2	..	51	4	..	..	..	..	..
13 Halton	58	31	13	6	8	..	..	..	..	..	12
14 Hastings	176	61	13	3	99	..	..	71	..	..	..
15 Huron	183	121	8	2	52	..	..	..	13	28	48
16 Kent	135	105	..	1	29	..	2	..	4	1	14
17 Lambton	169	95	1	2	71	..	..	..	..	..	..
18 Lanark	122	21	12	..	80	9	..	..	..	..	..
19 Leeds and Grenville	221	62	73	1	84	1	..	..	..	..	..
20 Lennox and Addington	111	23	7	4	77	..	..	..	..	..	..
21 Lincoln	67	37	7	1	22	..	..	..	..	..	..
22 Middlesex	184	146	..	..	38	..	..	..	..	..	..
23 Norfolk	99	69	5	7	18	..	..	..	..	..	..
24 Northumberland and Durham	203	141	11	4	47	..	..	4	5	1	34
25 Ontario	121	82	1	..	37	1	..	..	..	..	..
26 Oxford	108	92	4	1	11	..	..	..	..	..	..
27 Peel	76	56	3	5	12	..	..	..	..	..	5
28 Perth	112	95	4	..	13	..	..	..	..	..	..
29 Peterborough	97	48	3	3	38	5	..	..	..	..	..
30 Prescott and Russell	82	10	..	1	61	10	8	14	36	..	..
31 Prince Edward	71	37	13	..	21	..	..	..	..	..	2
32 Renfrew	156	52	1	8	89	6	1	4	..	..	..
33 Simcoe	212	149	2	16	45	..	4	..	34	..	..
34 Stormont	75	4	..	2	69	..	..	..	..	..	..
35 Victoria	103	75	4	..	24	..	..	..	13	..	..
36 Waterloo	82	60	17	..	5	..	..	..	..	..	..
37 Welland	81	51	5	5	20	..	2	2	..	..	30
38 Wellington	143	99	36	5	3	..	..	..	..	..	..
39 Wentworth	79	57	13	1	8	..	..	..	..	..	16

SCHOOLS (Continued)

AND DENTAL INSPECTION, LIBRARIES, ETC.

	Inspection		Religious Exercises				Rural School Libraries		
	No. of Nurses employed	No. of Schools where Dental Inspection is in force	No. of Schools where Bible or selections therefrom used	No. of Schools where passages are memorized	No. of Schools opened and closed with prayer	No. of Schools where religious instruction is imparted as permitted by the regulations	No. of Rural Schools with a library	No. of volumes	Value of libraries
									$
1	1	...	56	22	61	...	61	17,761	7,948
2	23	9	163	107	166	15	165	40,627	18,387
3	1	...	112	32	122	48	117	21,427	8,193
4	...	...	86	17	91	...	90	10,335	3,890
5	1	...	75	...	75	...	70	20,927	7,910
6	...	2	103	89	105	11	104	34,026	14,163
7	...	...	104	75	110	15	106	20,497	10,036
8	...	...	124	55	143	56	143	20,034	7,496
9	...	...	35	4	75	13	75	12,914	3,838
10	4	1	212	73	214	29	220	33,901	13,513
11	...	...	71	10	73	28	74	16,374	7,158
12	...	...	52	17	55	40	57	7,379	1,945
13	1	...	58	21	58	8	58	12,542	5,086
14	...	13	144	34	176	50	176	45,342	15,473
15	7	17	183	54	183	...	183	36,267	11,944
16	...	...	130	69	142	66	137	30,232	12,654
17	...	...	159	69	154	40	168	38,762	10,859
18	...	...	106	28	119	...	122	18,568	6,915
19	...	...	194	31	219	22	214	39,079	17,011
20	...	...	104	24	111	31	110	10,964	4,881
21	...	...	65	30	65	1	65	22,066	9,365
22	...	...	180	106	183	29	184	142,020	11,946
23	...	...	99	25	99	23	99	22,584	7,090
24	2	1	192	51	200	43	201	32,543	12,036
25	...	...	114	15	121	26	118	23,297	10,688
26	...	...	106	7	108	22	106	25,228	9,731
27	...	...	63	18	73	...	74	12,372	4,190
28	...	...	108	65	110	31	112	21,922	8,041
29	...	...	79	20	94	2	95	17,942	6,407
30	...	8	46	14	81	34	81	14,812	5,239
31	...	...	71	5	71	4	71	11,467	4,419
32	...	...	106	25	143	48	153	28,170	9,904
33	...	10	184	49	204	87	209	34,012	13,497
34	...	...	73	18	73	2	75	12,585	4,878
35	...	...	89	34	99	37	103	25,832	7,688
36	...	...	79	25	82	1	82	19,454	5,719
37	4	...	76	22	76	10	77	15,226	5,390
38	...	...	142	50	143	28	138	24,403	10,924
39	1	...	76	32	78	22	78	34,263	15,180

THE PUBLIC

IV. TABLE D—SCHOOL HOUSES, MEDICAL

Rural Schools	School Houses						Free Text Books		Medical and Dental		
	Number of Schools	Brick	Stone	Concrete	Frame	Log	No. of Schools with free School Readers	No. of Schools with other Text Books free	No. of Schools where Medical Inspection is in force	No. of Schools where Nurse Inspection with Medical Supervision is in force	No. of Schools where Nurse Inspection only (without Medical Supervision) is in force
40 York	174	139	1	3	31	..	24	21	8	3	18
41 Algoma	89	10	1	3	70	5	2	2	..	..	1
42 Kenora	24	1	..	2	16	5	1	1	3	1	3
43 Manitoulin	50	3	2	11	32	2	..	..	..	..	..
44 Muskoka	102	26	2	..	67	7	1	..	3	6	..
45 Nipissing	61	5	..	..	44	12	2	..	2	..	..
46 Parry Sound	122	14	3	5	88	12	..	..	8	2	..
47 Rainy River	58	7	1	1	32	17	10	10	3	2	3
48 Sudbury	81	5	..	..	73	3	1	..	1	1	..
49 Timiskaming	102	7	..	..	89	6	6	6	4	1	..
50 Thunder Bay	74	9	..	..	49	16	5	24	26	26	15
Totals											
1 Rural Schools	5,568	2,724	388	131	2,199	126	72	173	379	90	259
2 Cities	315	288	18	..	9	..	200	206	161	161	132
3 Towns	253	195	13	4	41	..	8	15	36	23	87
4 Villages	153	135	7	3	8	..	..	6	14	3	17
5 Grand Totals, 1922	6,289	3,342	426	138	2,257	126	280	400	590	277	495
6 Grand Totals, 1921	6,280	3,302	441	136	2,271	130	260	348	325	206	389
7 Increases	9	40	..	2	..	..	20	52	165	71	6
8 Decreases	..	..	15	..	14	4	..	..	..	..	..
9 Percentages	..	53.14	6.77	2.19	35.88	2.00	4.45	6.36	9.38	4.40	7.87

SCHOOLS (Continued)

AND DENTAL INSPECTION, LIBRARIES, ETC. (Concluded)

	Inspection		Religious Exercises				Rural School Libraries		
	No. of Nurses Employed	No. of Schools where Dental Inspection is in force	No. of Schools where Bible or selections therefrom used	No. of Schools where passages are memorized	No. of Schools opened and closed with prayer	No. of Schools where religious instruction is imparted as permitted by the regulations	No. of Rural Schools with a library	No. of volumes	Value of libraries
									$
40	6	4	170	69	156	44	166	43,027	16,991
41	...	1	82	11	83	8	70	8,615	3,619
42	...	...	20	6	24	10	19	2,567	1,318
43	...	...	47	15	48	16	39	4,570	2,061
44	...	...	90	19	102	28	100	12,357	4,989
45	...	...	31	8	59	18	50	3,658	1,716
46	...	1	113	31	121	23	117	15,516	6,591
47	...	...	58	16	58	13	42	5,540	2,703
48	...	1	35	2	79	2	49	7,021	3,068
49	...	1	88	16	98	29	77	10,811	4,944
50	11	...	70	25	71	8	54	5,248	1,930
1	62	69	5,023	1,660	5,454	1,121	5,354	1,147,086	401,562
2	48	207	306	277	306	113	.....	.....	.....
3	46	32	114	97	248	31	.....	.....	.....
4	16	8	138	44	150	21	.....	.....	.....
5	172	316	5,581	2,078	6,158	1,286	.....	.....	.....
6	187	399	5,440	1,610	6,010	459	.....	.....	.....
7	...	...	141	468	148	827	.....	.....	.....
8	15	83	...	...	...	...	.....	.....	.....
9	2.73	5.02	88.75	33.04	97.91	20.44	.....	.....	.....

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V. TABLE E—FINANCIAL

Rural Schools	Receipts		
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Township)
	$ c.	$ c.	$ c.
1 Brant	22,120 12	872 78	42,601 50
2 Bruce	55,093 92	2,722 96	91,800 00
3 Carleton	48,866 02	1,611 71	83,936 46
4 Dufferin	27,935 59	.....	50,900 00
5 Dundas	30,641 22	796 00	38,950 00
6 Elgin	33,271 41	1,382 71	68,752 50
7 Essex	32,962 14	1,347 83	72,059 47
8 Frontenac	63,035 98	1,413 91	46,926 11
9 Glengarry	22,974 14	869 87	38,809 11
10 Grey	64,334 21	2,802 73	122,849 65
11 Haldimand	23,244 88	1,276 05	45,800 00
12 Haliburton	32,999 06	406 03	16,585 47
13 Halton	15,360 48	692 19	36,600 00
14 Hastings	83,423 14	3,151 23	76,989 69
15 Huron	50,993 16	4,162 71	116,200 00
16 Kent	42,842 02	1,685 92	83,400 00
17 Lambton	46,130 04	846 57	91,600 00
18 Lanark	43,801 34	1,240 41	58,121 53
19 Leeds and Grenville	83,259 64	2,224 93	108,298 71
20 Lennox and Addington	36,930 41	1,966 46	49,895 53
21 Lincoln	27,718 76	960 52	48,800 00
22 Middlesex	54,688 40	2,184 23	118,800 00
23 Norfolk	35,038 86	997 95	61,398 10
24 Northumberland and Durham	65,540 01	1,629 01	115,500 00
25 Ontario	39,577 25	1,446 81	78,410 00
26 Oxford	35,420 31	1,286 61	72,060 00
27 Peel	25,893 43	904 48	50,120 00
28 Perth	31,021 09	1,256 78	68,800 00
29 Peterborough	41,414 03	998 97	39,738 64
30 Prescott and Russell	19,929 83	1,337 39	38,975 60
31 Prince Edward	20,774 64	728 94	39,827 00
32 Renfrew	75,761 75	2,200 04	68,154 50
33 Simcoe	66,094 32	2,224 00	131,033 34
34 Stormont	29,751 25	787 18	40,295 00
35 Victoria	36,398 84	1,118 98	59,876 92
36 Waterloo	28,698 87	1,141 16	56,266 00
37 Welland	40,224 01	1,252 08	96,860 00
38 Wellington	39,596 89	797 36	89,315 94
39 Wentworth	41,858 45	1,030 75	68,246 67
40 York	154,080 17	3,569 26	209,675 00
41 Algoma	49,778 93	.....	6,351 28
42 Kenora	13,899 75	.....	1,473 00
43 Manitoulin	47,169 19	.....	5,900 00
44 Muskoka	48,442 18	.....	19,290 52
45 Nipissing	30,625 15	.....	4,248 89
46 Parry Sound	78,238 43	.....	17,852 41
47 Rainy River	32,941 16	.....	3,291 10
48 Sudbury	54,243 23	.....	14,750 35
49 Timiskaming	93,274 69	.....	4,600 00
50 Thunder Bay	50,061 16	.....	5,302 50
Totals	2,268,373 95	59,325 50	2,976,288 49

SCHOOLS (Continued)

STATEMENT

	Receipts			
	Assessments Levied on Requisition of the Trustees	Debentures	Clergy Reserve Fund, Balances and Other Sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.
1	54,561 30	2,471 96	85,161 84	207,789 50
2	81,815 18	6,988 05	155,244 96	393,665 07
3	79,821 19	126,117 98	98,327 94	438,681 30
4	44,824 81	.....	72,536 77	196,197 17
5	39,627 94	37,867 82	68,229 51	216,112 49
6	71,238 98	12,881 94	152,606 01	340,133 55
7	110,341 79	10,003 65	116,544 32	343,259 20
8	41,315 52	2,046 78	103,848 15	258,586 45
9	30,988 06	1,647 62	41,016 70	136,305 50
10	119,280 04	2,166 60	153,736 70	465,169 93
11	41,192 85	.....	90,011 86	201,525 64
12	9,072 74	2,796 00	32,642 56	94,501 86
13	43,512 18	9,412 68	55,972 24	161,549 77
14	70,943 30	21,404 37	172,071 04	427,982 77
15	102,705 23	6,250 00	173,702 66	454,013 76
16	95,151 15	14,020 52	188,763 47	425,863 08
17	100,480 53	6,279 26	110,674 08	356,010 48
18	31,413 96	324 00	60,073 02	194,974 26
19	74,532 24	850 12	159,927 24	429,092 88
20	36,697 38	.....	75,674 66	201,164 44
21	68,190 13	102,989 37	103,176 10	351,834 88
22	130,283 63	926 66	168,087 93	474,970 85
23	54,733 83	.....	112,348 10	264,516 84
24	99,137 31	3,192 00	129,315 24	414,313 57
25	73,437 94	847 29	89,672 44	283,391 73
26	92,507 66	5,815 26	158,141 70	365,231 54
27	67,430 34	88,975 69	100,183 01	333,506 95
28	77,785 91	3,135 11	109,878 76	291,877 65
29	38,916 74	.....	68,596 74	189,665 12
30	37,919 54	120 00	59,513 99	157,796 35
31	28,867 97	407 61	52,529 07	143,135 23
32	51,115 40	2,081 34	120,012 11	319,325 14
33	120,224 10	948 28	199,869 09	520,393 13
34	31,007 03	.....	54,435 53	156,275 99
35	45,987 18	7,614 08	63,041 74	214,037 74
36	74,885 40	2,518 63	126,958 74	290,468 80
37	101,102 94	33,370 97	126,071 50	398,881 50
38	90,001 63	12,043 47	144,074 14	375,829 43
39	115,992 85	219,409 78	163,041 16	609,579 66
40	508,936 88	882,727 20	822,160 02	2,581,148 53
41	65,032 25	12,345 40	42,197 52	175,705 38
42	17,326 89	11,845 58	22,627 89	67,173 11
43	24,161 41	17,428 86	51,848 33	146,507 79
44	30,883 67	.....	43,371 93	141,988 30
45	24,460 24	10 29	20,352 80	79,697 37
46	55,738 62	5,519 86	59,357 43	216,706 75
47	44,754 66	18,109 09	31,603 14	130,699 15
48	71,188 97	82,153 45	53,619 15	275,955 15
49	139,495 32	31,593 52	77,547 99	346,511 52
50	66,426 83	14,874 50	41,627 33	178,292 32
	3,727,449 64	1,824,332 64	5,582,026 35	16,437,996 57

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V. TABLE E—FINANCIAL

Rural Schools	Expenditure		
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books
	$ c.	$ c.	$ c.
1 Brant	85,562 07	8,463 70	1,317 24
2 Bruce	170,237 98	21,988 13	2,890 13
3 Carleton	166,227 74	81,490 97	2,884 49
4 Dufferin	88,565 37	6,193 72	2,189 28
5 Dundas	77,856 23	40,666 36	953 01
6 Elgin	124,756 99	21,264 89	3,199 99
7 Essex	136,391 87	25,345 65	2,247 06
8 Frontenac	120,012 75	8,138 49	937 97
9 Glengarry	73,415 00	4,229 39	965 07
10 Grey	221,623 32	12,828 61	2,338 13
11 Haldimand	80,648 00	5,483 33	604 32
12 Haliburton	46,670 71	7,575 34	481 13
13 Halton	62,990 57	19,539 60	1,560 26
14 Hastings	180,912 33	47,854 67	3,065 37
15 Huron	203,515 00	21,696 02	2,364 82
16 Kent	154,408 26	40,500 79	3,617 27
17 Lambton	178,118 66	17,443 96	1,763 30
18 Lanark	115,085 73	4,842 92	1,651 06
19 Leeds and Grenville	212,937 91	13,752 38	3,882 35
20 Lennox and Addington	101,184 71	3,924 79	1,363 70
21 Lincoln	93,997 27	93,006 19	3,110 03
22 Middlesex	207,079 21	15,737 32	3,648 43
23 Norfolk	104,760 64	7,575 84	730 19
24 Northumberland and Durham	209,285 91	13,139 52	3,098 47
25 Ontario	140,808 53	10,073 60	2,067 74
26 Oxford	131,187 62	18,499 55	3,103 67
27 Peel	91,684 90	74,803 28	791 55
28 Perth	119,959 76	16,102 89	1,322 17
29 Peterborough	93,681 12	6,530 50	1,142 30
30 Prescott and Russell	84,916 30	3,206 46	430 28
31 Prince Edward	68,439 76	3,466 98	1,085 54
32 Renfrew	158,380 74	15,134 31	1,300 00
33 Simcoe	229,428 26	18,248 93	4,614 95
34 Stormont	78,642 94	6,822 39	616 79
35 Victoria	109,954 94	12,216 63	1,366 91
36 Waterloo	106,173 69	10,714 58	1,336 30
37 Welland	129,845 97	43,674 20	3,411 58
38 Wellington	150,373 30	27,245 11	2,231 74
39 Wentworth	141,707 08	166,661 51	3,395 41
40 York	544,943 35	1,023,844 81	31,400 53
41 Algoma	86,191 15	19,970 30	1,476 47
42 Kenora	22,397 11	19,255 05	709 29
43 Manitoulin	45,202 70	36,442 06	1,135 13
44 Muskoka	74,391 57	3,373 89	1,164 64
45 Nipissing	47,114 97	1,925 40	529 61
46 Parry Sound	116,357 24	14,994 41	1,458 05
47 Rainy River	51,884 74	43,399 15	3,189 43
48 Sudbury	95,985 86	80,635 27	2,047 78
49 Timiskaming	131,471 71	74,116 16	4,060 80
50 Thunder Bay	71,084 05	41,027 35	5,782 18
Totals	6,338,453 59	2,335,067 35	132,033 91

SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure		Value of School Sites, Buildings and Furniture	Value of Equipment
	Rent and Repairs, Fuel and Other Expenses	Total Expenditure		
	$ c	$ c.	$	$
1	39,297 85	134,640 86	429,920	15,003
2	53,033 07	248,149 31	424,451	40,960
3	58,883 90	309,487 10	663,678	19,259
4	21,337 44	118,285 81	146,215	29,470
5	37,988 48	157,464 08	187,400	15,775
6	59,277 52	208,499 39	405,654	28,752
7	60,128 32	224,112 90	628,931	25,260
8	28,792 02	157,881 23	200,490	19,316
9	21,046 39	99,655 85	135,176	10,053
10	69,843 74	306,633 80	494,588	31,742
11	17,212 12	103,947 77	197,650	14,030
12	15,304 80	70,031 98	48,279	7,244
13	21,627 39	105,717 82	196,150	11,570
14	43,024 81	274,857 18	383,588	29,384
15	70,298 18	297,874 02	394,500	29,242
16	45,312 23	243,838 55	622,950	24,730
17	52,173 74	249,499 66	403,225	28,327
18	19,285 62	140,865 33	171,798	16,744
19	47,428 48	278,001 12	431,175	38,736
20	36,573 52	143,046 72	168,903	12,864
21	41,666 10	231,779 59	508,738	23,218
22	72,838 26	299,303 22	575,634	29,385
23	26,252 05	139,318 72	270,645	14,900
24	38,853 46	264,377 36	460,080	31,933
25	39,305 07	192,254 94	411,306	21,988
26	63,260 22	216,051 06	391,133	21,700
27	41,280 43	208,560 16	308,903	15,080
28	38,038 56	175,423 38	323,100	26,240
29	17,944 87	119,298 79	134,620	11,424
30	19,044 67	107,597 71	167,523	12,009
31	12,722 87	85,715 15	94,950	11,167
32	36,311 44	211,126 49	351,740	42,353
33	66,565 21	318,857 35	524,250	37,477
34	17,258 07	103,340 19	157,615	13,532
35	36,481 17	160,019 65	214,200	14,573
36	36,993 53	155,218 10	277,080	13,658
37	68,821 21	245,752 96	761,150	15,563
38	58,497 30	238,347 45	393,345	41,357
39	59,636 69	371,400 69	856,028	28,078
40	594,122 61	2,194,311 30	4,272,835	90,039
41	34,243 77	141,881 69	195,590	12,216
42	18,822 00	61,183 45	65,501	2,562
43	42,509 02	125,288 91	112,050	6,191
44	25,910 08	104,840 18	133,021	12,034
45	17,674 21	67,244 19	73,322	5,551
46	42,877 31	175,687 01	203,578	15,622
47	22,766 20	121,239 52	229,604	7,330
48	53,919 46	232,588 37	322,762	11,320
49	106,171 93	315,820 60	419,909	23,364
50	41,372 03	159,265 61	166,970	11,863
	2,610,029 42	11,415,584 27	20,111,903	1,072,188

THE PUBLIC

V. TABLE E—FINANCIAL

Cities	Receipts					
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Local) and Assessments	Debentures	Clergy Reserve Fund, Balances and Other Sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Belleville	1,594 01	.....	55,992 66	55,000 00	19,684 74	132,271 41
2 Brantford	6,006 71	.....	275,097 61	.....	270 59	281,374 91
3 Chatham	2,497 98	.....	95,302 10	.....	1,824 74	99,624 82
4 Fort William	4,165 45	.....	160,177 34	104,856 59	2,490 59	271,689 97
5 Galt	1,884 20	.....	86,000 00	.....	2,937 49	90,821 69
6 Guelph	2,969 23	.....	94,945 00	8,359 93	1,278 97	107,553 13
7 Hamilton	24,525 30	.....	1,108,171 00	438,139 83	144,096 37	1,714,932 50
8 Kingston	4,083 20	.....	108,816 00	1,696 63	11,098 34	125,694 17
9 Kitchener	3,397 99	.....	156,898 34	78,800 00	61,925 81	301,022 14
10 London	10,848 68	.....	587,019 67	.....	135,686 76	733,555 11
11 Niagara Falls	1,965 96	.....	92,000 00	.....	11,009 73	104,975 69
12 Ottawa	16,181 70	.....	665,054 86	360,000 00	89,722 37	1,130,958 93
13 Owen Sound	2,279 21	.....	77,315 48	.....	984 20	80,578 89
14 Peterborough	4,947 07	.....	140,000 00	13,385 30	6,020 81	164,353 18
15 Port Arthur	3,679 87	.....	152,476 98	.....	1,373 85	157,530 70
16 St. Catharines	3,402 94	.....	167,445 09	48,000 00	12,891 67	231,739 70
17 St. Thomas	3,791 55	.....	155,639 65	20,000 00	5,584 83	185,016 03
18 Sarnia	2,368 04	.....	96,830 49	.....	5,920 42	105,118 95
19 Sault Ste. Marie	6,006 33	.....	155,000 00	.....	26,567 68	187,574 01
20 Stratford	3,890 05	.....	103,590 28	80,909 72	2,004 36	190,394 41
21 Toronto	75,524 48	.....	5,811,061 28	.....	101,512 59	5,988,098 35
22 Welland	1,273 33	.....	74,355 27	.....	1,872 41	77,501 01
23 Windsor	6,240 14	.....	386,482 69	65,474 17	95,140 83	553,337 83
24 Woodstock	1,772 21	.....	55,853 66	.....	4,783 21	62,409 08
Totals	195,295 63	.....	10,861,525 45	1,274,622 17	746,683 36	13,078,126 61
Towns						
1 Alexandria	45 03	.....	2,747 81	.....	397 65	3,190 49
2 Alliston	1,519 55	19 55	3,900 00	.....	1,757 95	7,197 05
3 Almonte	233 21	.....	9,536 94	.....	4,762 90	14,533 05
4 Amherstburg	178 97	.....	12,669 46	.....	1,672 47	14,520 90
5 Arnprior	309 12	.....	17,283 58	.....	749 04	18,341 74
6 Aurora	271 58	.....	13,400 00	.....	1,965 43	15,637 01
7 Aylmer	473 37	.....	12,789 66	.....	485 51	13,748 54
8 Bala	910 00	.....	3,000 00	.....	448 58	4,358 58
9 Barrie	1,286 20	.....	43,085 21	.....	112 81	44,484 22
10 Blenheim	2,538 50	.....	7,834 01	.....	172 28	10,544 79
11 Blind River	1,513 00	.....	2,169 69	.....	955 37	4,638 06
12 Bonfield	815 00	.....	555 88	.....	390 76	1,761 64
13 Bothwell	1,140 00	.....	3,000 00	.....	119 85	4,259 85
14 Bowmanville	413 88	.....	16,200 00	.....	381 32	16,995 20
15 Bracebridge	533 71	.....	13,064 47	3,600 00	1,244 27	18,442 45
16 Brampton	516 62	.....	26,204 70	.....	58 01	26,779 33
17 Bridgeburg	354 42	.....	19,030 90	14,875 50	315 54	34,576 36
18 Brockville	1,234 76	.....	54,400 00	.....	1,262 91	56,897 67
19 Bruce Mines	1,810 00	.....	4,300 00	.....	670 32	6,780 32
20 Burlington	305 60	.....	17,500 00	.....	100 99	17,906 59
21 Cache Bay	1,585 00	.....	3,600 00	.....	145 09	5,330 09
22 Campbellford	347 90	.....	14,900 00	.....	2,917 41	18,165 31
23 Capreol	3,248 00	.....	9,662 22	.....	206 42	13,116 64
24 Carleton Place	472 05	.....	18,099 00	9,833 00	232 32	28,636 37
25 Charlton	1,170 00	.....	1,143 75	.....	2,977 19	5,290 94
26 Chesley	1,656 22	26 21	11,182 86	.....	620 74	13,486 03
27 Clinton	2,559 09	40 00	6,800 00	.....	400 38	9,799 47
28 Cobalt	872 69	.....	35,134 80	.....	2,904 25	38,911 74
29 Cobourg	545 23	.....	18,243 70	.....	32 05	18,820 98
30 Cochrane	381 52	.....	15,550 00	.....	2,178 71	18,110 23
31 Collingwood	777 23	.....	41,216 14	.....	124 85	42,118 22
32 Copper Cliff	799 30	.....	25,018 96	.....	121,891 90	147,710 16
33 Cornwall	1,695 84	.....	22,000 00	70,000 00	1,177 88	94,873 72

SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure					Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus and Other Equipment, Prizes and School Books	Rent and Repairs, Fuel and Other Expenses	Total Expenditure		
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
1	42,473 68	41,887 87	.....	38,272 84	122,634 39	600,000	10,000
2	143,830 64	71,847 37	204 93	64,640 11	280,523 05	535,350	21,600
3	69,527 81	4,966 41	2,158 57	22,972 03	99,624 82	400,000	10,120
4	125,266 00	105,555 85	9,519 71	30,743 40	271,084 96	868,043	39,815
5	64,740 66	2,000 00	.....	20,697 56	87,438 22	350,000	10,000
6	69,759 23	14,579 95	1,378 08	21,835 87	107,553 13	465,000	9,500
7	676,794 65	495,663 22	34,035 30	389,449 38	1,595,942 55	3,458,171	89,701
8	85,164 50	5,277 94	1,848 02	33,403 71	125,694 17	550,000	19,000
9	99,046 24	127,476 62	3,566 83	69,840 14	299,929 83	646,000	23,250
10	351,344 44	76,932 07	904 94	226,049 23	655,230 68	2,437,265	71,695
11	69,084 92	4,361 83	369 33	31,159 61	104,975 69	401,000	7,060
12	505,484 94	406,373 83	4,906 60	178,791 01	1,095,556 38	2,300,000	150,000
13	58,096 90	674 53	505 33	21,302 13	80,578 89	200,000	15,500
14	102,317 02	7,614 27	6,754 33	44,237 64	160,923 26	542,000	20,000
15	79,838 31	743 15	5,281 22	66,852 94	152,715 62	505,111	2,830
16	85,613 15	46,666 79	7,734 16	82,158 87	222,172 97	726,000	7,200
17	126,899 45	20,096 84	255 52	36,573 05	183,824 86	620,800	32,980
18	66,073 58	.....	486 56	32,933 38	99,493 52	428,400	4,649
19	113,955 20	3,185 12	1,059 98	62,016 46	180,216 76	1,116,500	10,500
20	65,500 69	80,449 27	.....	35,722 61	181,672 57	450,300	12,500
21	3,346,805 16	51,932 36	135,262 30	2,157,996 20	5,691,996 02	13,559,439	339,023
22	44,610 63	4,993 58	919 31	26,324 78	76,848 30	226,893	8,752
23	254,793 66	136,422 10	38,995 32	96,990 01	527,201 09	1,943,700	50,000
24	42,325 50	751 85	1,617 22	12,104 94	56,799 51	300,000	10,000
	6,689,346 96	1,710,452 82	257,763 56	3,803,067 90	12,460,631 24	33,629,972	975,675
1	2,079 00	.....	22 60	673 59	2,775 19	6,000	350
2	5,150 00	100 75	.....	1,775 14	7,025 89	50,000	188
3	7,822 50	396 48	.....	2,610 76	10,829 74	15,255	350
4	9,748 00	474 50	.....	2,842 65	13,065 15	50,000	500
5	12,216 97	.....	68 39	4,128 60	16,413 96	26,700	496
6	9,880 00	3,294 84	138 00	1,865 47	15,178 31	45,000	1,500
7	10,203 25	.....	.....	3,545 29	13,748 54	25,000	400
8	2,382 35	657 85	95 32	671 83	3,807 35	10,000	300
9	33,313 84	1,387 81	626 61	7,855 18	43,183 44	205,900	753
10	7,300 26	.....	.....	2,697 75	9,998 01	35,000	3,300
11	3,320 00	.....	.....	866 26	4,186 26	12,000	450
12	1,009 37	37 19	23 25	49 80	1,119 61	212	59
13	2,000 00	1,200 39	.....	812 30	4,012 69	20,000	2,400
14	12,621 00	942 24	60 22	3,370 88	16,994 34	60,000	753
15	10,322 62	4,005 35	.....	4,051 98	18,379 95	30,300	550
16	17,917 50	697 60	1,011 83	6,994 87	26,621 80	125,000	2,500
17	13,675 00	14,893 55	284 62	5,723 19	34,576 36	140,000	600
18	39,530 13	532 88	1,923 82	14,240 82	56,227 65	140,000	5,200
19	3,755 00	39 00	46 35	1,086 04	4,926 39	25,000	172
20	12,640 95	627 31	216 34	4,311 29	17,795 89	100,000	700
21	3,276 00	558 14	43 81	552 91	4,430 86	4,000	1,500
22	11,142 50	.....	97 23	2,875 27	14,115 00	50,000	2,500
23	8,570 00	888 80	355 50	3,302 34	13,116 64	55,000	5,000
24	14,434 42	10,034 41	57 37	3,748 38	28,274 58	66,500	500
25	1,715 96	.....	.....	414 12	2,130 08	.....	.....
26	7,641 50	562 77	9 02	2,772 31	10,985 60	35,500	320
27	7,000 00	.....	.....	1,761 73	8,761 73	45,000	2,000
28	22,953 04	.....	5 50	13,540 61	36,499 15	71,000	10,500
29	14,603 58	.....	930 64	2,990 55	18,524 77	112,000	4,300
30	10,390 16	1,307 48	848 37	4,786 54	17,332 55	40,000	3,000
31	28,020 22	1,254 25	49 50	12,528 98	41,852 95	162,800	13,000
32	20,901 24	110,662 99	494 66	12,268 21	144,327 10	100,000	10,000
33	16,360 00	72,607 03	.....	3,909 10	92,876 13	170,000	4,500

THE PUBLIC

V. TABLE E—FINANCIAL

Towns	Receipts					
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Local) and Assessments	Debentures	Clergy Reserve Fund, Balances and Other Sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
34 Deseronto	1,895 07	.....	21,000 00	.....	318 57	23,213 64
35 Dresden	2,030 00	.....	7,956 22	.....	618 50	10,604 72
36 Dryden	2,930 00	.....	4,978 48	51,465 77	2,419 87	61,794 12
37 Dundas	706 77	.....	25,875 00	.....	489 65	27,071 42
38 Dunnville	420 48	.....	21,000 00	3,965 64	536 55	25,922 67
39 Durham	1,221 83	23 08	8,060 41	.....	2 80	9,308 12
40 Eastview	236 18	.....	15,895 58	.....	645 14	16,776 90
41 Englehart	2,027 50	.....	4,568 48	.....	121 31	6,717 29
42 Essex	2,371 18	.....	12,604 56	.....	480 03	15,455 77
43 Ford	302 55	.....	28,085 79	133,885 58	844 94	163,118 86
44 Forest	1,986 23	.....	7,200 00	.....	1,492 53	10,678 76
45 Fort Frances	613 42	.....	29,000 00	79,274 77	1,827 12	110,715 31
46 Frood Mine	.....	.....	1,384 16	.....	378 92	1,763 08
47 Gananoque	360 97	.....	14,604 60	.....	651 01	15,616 58
48 Georgetown	300 70	.....	12,175 99	.....	.....	12,476 69
49 Goderich	538 18	.....	19,984 78	.....	335 02	20,857 98
50 Gore Bay	1,922 00	.....	2,960 49	.....	667 31	5,549 80
51 Gravenhurst	2,983 13	.....	8,312 23	.....	428 67	11,724 03
52 Grimsby	1,705 07	.....	8,500 00	.....	776 37	10,981 44
53 Haileybury	486 35	.....	12,250 00	5,500 00	4,775 26	23,011 61
54 Hanover	339 08	.....	14,729 12	.....	34 93	15,103 13
55 Harriston	888 63	.....	4,547 76	.....	862 93	6,299 32
56 Hawkesbury	73 59	.....	5,216 53	.....	4,839 30	10,129 42
57 Hespeler	412 75	.....	25,954 75	.....	3,625 73	29,993 23
58 Huntsville	469 87	.....	10,116 35	.....	488 17	11,074 39
59 Ingersoll	2,027 03	.....	26,154 00	7,000 00	1,764 68	36,945 71
60 Iroquois Falls	3,227 00	.....	19,494 18	.....	2,523 24	25,244 42
61 Kearney	1,085 00	.....	1,656 00	.....	164 16	2,905 16
62 Keewatin	3,515 00	.....	9,307 17	.....	1,339 69	14,161 86
63 Kenora	1,117 54	.....	35,000 00	28,200 00	1,149 14	65,466 68
64 Kincardine	246 93	.....	11,243 25	.....	342 05	11,832 23
65 Kingsville	3,620 00	201 54	17,000 00	8,000 00	846 76	29,668 30
66 Latchford	1,240 00	.....	3,867 19	.....	437 79	5,544 98
67 Leamington	442 57	.....	25,503 22	.....	3,553 46	29,499 25
68 Leaside	810 00	.....	3,240 00	.....	617 13	4,667 13
69 Lindsay	847 03	.....	40,470 01	1,500 00	772 83	43,589 87
70 Listowel	428 31	.....	12,200 00	.....	41 02	12,669 33
71 Little Current	2,460 00	.....	5,977 40	.....	753 07	9,190 47
72 Massey	1,376 62	.....	2,125 00	.....	40 74	3,542 36
73 Matheson	1,710 00	.....	3,960 00	.....	25 65	5,695 65
74 Mattawa	590 00	.....	969 72	.....	1,910 17	3,469 89
75 Meaford	377 82	.....	20,000 00	.....	345 62	20,723 44
76 Merritton	249 09	.....	11,520 09	.....	6,732 06	18,501 24
77 Midland	1,130 38	.....	64,124 40	.....	95 35	65,350 13
78 Milton	1,341 61	.....	10,478 97	.....	37 49	11,858 07
79 Mimico	538 90	590 70	39,591 12	65,000 00	1,668 27	107,388 99
80 Mitchell	1,568 20	26 05	8,400 00	.....	186 53	10,180 78
81 Mount Forest	912 50	.....	5,525 00	.....	280 60	6,718 10
82 Napanee	410 59	.....	15,270 00	.....	183 52	15,864 11
83 New Liskeard	5,764 00	.....	12,500 00	.....	6,540 24	24,804 24
84 Newmarket	406 09	.....	20,000 00	.....	3,342 45	23,748 54
85 New Toronto	479 57	.....	31,001 54	.....	565 44	32,046 55
86 Niagara	1,362 00	60 62	8,643 29	.....	512 71	10,578 62
87 North Bay	1,671 29	.....	71,664 70	.....	9,403 33	82,739 32
88 Oakville	384 97	.....	74,397 35	.....	800 94	75,583 26
89 Orangeville	413 47	.....	13,850 04	.....	637 33	14,900 84
90 Orillia	2,119 90	.....	44,315 18	.....	39,860 34	86,295 42
91 Oshawa	1,487 25	.....	74,451 15	57,000 00	71 10	133,009 50
92 Palmerston	790 00	.....	6,291 60	.....	80 30	7,161 90
93 Paris	504 57	.....	21,000 00	.....	1,731 54	23,236 11

SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure					Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus and Other Equipment, Prizes and School Books	Rent and Repairs, Fuel and Other Expenses	Total Expenditure		
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
34	7,942 26	11,792 00	85 93	1,529 11	21,349 30	42,225	1,775
35	6,112 50	2,800 00	25 00	1,547 84	10,485 34	35,000	2,000
36	6,590 25	51,106 07	514 71	2,612 79	60,823 82	62,275	2,728
37	19,568 43	925 67	130 00	6,355 20	26,979 30	117,115	16,325
38	12,286 66	5,839 75	.....	7,390 95	25,517 36	70,000	350
39	6,445 40	231 27	4 25	1,506 04	8,186 96	12,000	500
40	10,200 30	375 86	.....	4,695 43	15,271 59	35,000	260
41	4,352 00	193 70	316 74	1,845 02	6,707 46	9,500	750
42	8,647 08	1,260 74	.....	2,217 57	12,125 39	16,000	1,000
43	17,498 72	66,496 46	1,881 05	9,330 27	95,206 50	206,000	500
44	6,758 75	.....	55 00	2,291 15	9,104 90	55,000	350
45	18,048 65	77,849 47	1,629 93	9,164 16	106,692 21	175,000	5,000
46	623 50	43 77	30 65	601 00	1,298 92	.....	30
47	10,880 00	11 70	.....	3,886 65	14,778 35	30,000	3,000
48	8,575 00	1,631 48	.....	2,270 21	12,476 69	20,000	2,500
49	13,618 75	.....	.....	7,160 83	20,779 58	45,000	1,200
50	3,993 00	.....	.....	1,242 34	5,235 34	6,000	450
51	8,043 79	370 00	.....	2,510 65	10,924 44	18,000	510
52	8,210 60	14 00	110 44	2,169 64	10,504 68	40,000	400
53	11,332 34	7,250 00	250 00	4,179 27	23,011 61	.....	....
54	11,856 70	79 51	276 23	2,253 49	14,465 93	33,900	1,700
55	4,510 00	675 87	.....	973 35	6,159 22	14,000	2,500
56	3,944 34	.....	.....	1,006 21	4,950 55	24,700	300
57	14,290 62	1,446 26	.....	10,528 90	26,265 78	120,000	3,000
58	8,819 83	459 46	.....	1,795 10	11,074 39	50,000	5,000
59	18,705 00	8,191 94	103 21	9,757 46	36,757 61	250,000	2,500
60	10,703 56	.....	128 20	6,827 97	17,659 73	133,314	2,186
61	2,125 52	102 41	.....	531 70	2,759 63	10,000	378
62	8,086 35	.....	33 06	4,098 64	12,218 05	30,000	1,200
63	26,819 75	25,875 04	215 00	12,556 89	65,466 68	78,000	4,700
64	7,202 50	.....	.....	2,774 59	9,977 09	20,000	567
65	12,532 00	7,750 19	247 86	5,211 20	25,741 25	150,000	370
66	2,903 22	73 62	.....	1,211 83	4,188 67	8,000	202
67	17,763 84	5,732 30	.....	6,003 11	29,499 25	180,000	14,000
68	2,740 00	82 60	387 58	843 50	4,053 68	16,800	2,000
69	28,104 00	1,602 37	.....	9,472 46	39,178 83	230,000	1,000
70	8,766 00	462 16	95 59	3,307 88	12,631 63	40,000	4,000
71	4,790 00	.....	73 65	786 06	5,649 71	11,400	600
72	2,875 00	.....	.....	503 57	3,378 57	3,800	275
73	3,249 00	67 25	105 62	1,939 11	5,360 98	35,000	166
74	1,404 00	.....	.....	385 85	1,789 85	2,600	300
75	12,618 24	547 34	142 73	3,143 56	16,451 87	25,000	8,000
76	10,136 41	1,846 25	.....	5,742 96	17,725 62	49,300	450
77	36,984 20	41 15	.....	27,291 10	64,316 45	260,000	20,000
78	8,319 93	.....	310 00	2,996 99	11,626 92	30,000	350
79	24,879 82	52,251 37	.....	10,075 65	87,206 84	255,000	3,200
80	7,858 02	30 00	.....	2,147 46	10,035 48	50,000	600
81	4,585 20	.....	277 25	1,678 21	6,540 66	25,000	2,000
82	12,014 00	.....	.....	2,494 77	14,508 77	37,000	3,000
83	14,004 52	1,344 54	37 50	9,207 15	24,593 71	80,000	634
84	15,432 50	3,190 53	134 84	4,990 67	23,748 54	120,000	3,500
85	20,295 57	.....	248 27	10,998 14	31,541 98	120,000	1,700
86	5,315 00	1,607 48	19 00	1,829 54	8,771 02	17,500	3,500
87	45,598 05	8,738 25	2,118 06	25,490 35	81,944 71	255,000	18,000
88	15,233 86	52,839 47	280 20	7,229 73	75,583 26	125,000	1,000
89	10,474 00	1,362 91	260 90	1,845 22	13,943 03	45,000	4,000
90	30,706 52	4,524 29	273 21	12,913 39	48,417 41	132,000	3,000
91	50,630 95	59,682 50	1,868 24	20,227 32	132,409 01	300,000	17,500
92	5,320 00	78 49	35 93	1,454 32	6,888 74	35,000	2,000
93	17,260 00	225 79	.....	5,411 13	22,896 92	125,000	2,000

Towns	Receipts					
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Local) and Assessments	Debentures	Clergy Reserve Fund, Balances and Other Sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
94 Parkhill	749 38	16 88	3,600 00	504 06	346 49	5,216 81
95 Parry Sound	1,002 55	.....	25,431 50	.....	309 05	26,743 10
96 Pembroke	729 74	.....	35,561 38	7,998 35	1,315 53	45,605 00
97*Penetanguish'e.	500 34	.....	26,354 60	.....	1,105 27	27,960 21
98 Perth	331 68	.....	18,625 32	.....	524 67	19,481 67
99 Petrolia	390 44	.....	16,500 00	.....	892 35	17,782 79
100 Picton	487 54	.....	16,125 57	.....	145 74	16,758 85
101 Port Colborne	456 26	.....	26,600 00	.....	4,211 35	31,267 61
102 Port Hope	609 70	50 00	18,032 50	.....	1,282 63	19,974 83
103 Powassan	1,479 00	.....	4,420 00	.....	330 02	6,229 02
104 Prescott	305 75	.....	11,813 41	.....	32 40	12,151 56
105 Preston	628 30	.....	31,391 87	.....	30,206 67	62,226 84
106 Rainy River	5,061 00	.....	11,496 29	.....	60 29	16,617 58
107 Renfrew	1,634 30	.....	17,983 78	.....	3,136 30	22,754 38
108 Ridgetown	265 77	.....	9,650 00	.....	685 76	10,601 53
109 Rockland	30 71	.....	2,234 74	.....	58 74	2,324 19
110 St. Mary's	614 48	.....	21,189 55	.....	3,743 86	25,547 89
111 Sandwich	442 15	.....	45,164 46	313,212 17	8,856 94	367,675 72
112 Seaforth	1,374 95	36 00	8,599 86	.....	729 22	10,740 03
113 Simcoe	452 32	.....	18,194 73	.....	744 55	19,391 60
114 Sioux Lookout	3,680 00	.....	8,795 82	35,000 00	.....	47,475 82
115 Smith's Falls	903 19	30 00	38,450 40	.....	.....	39,383 59
116 Southampton	1,271 78	33 84	6,757 40	.....	1,247 29	9,310 31
117 Stayner	632 83	17 83	5,500 00	.....	3,750 70	9,901 36
118 Strathroy	354 39	.....	12,500 00	.....	118 78	12,973 17
119 Sturgeon Falls	224 12	.....	8,166 66	.....	78 89	8,469 67
120 Sudbury	1,367 48	.....	49,451 43	703 22	3,904 40	55,426 53
121 Thessalon	3,675 00	.....	9,488 70	.....	970 56	14,134 26
122 Thornbury	1,270 00	49 73	5,302 18	.....	4 98	6,626 89
123 Thorold	413 22	.....	22,800 00	.....	373 61	23,586 83
124 Tilbury	610 00	.....	3,220 45	1,296 91	1,243 24	6,370 60
125 Tillsonburg	427 03	.....	19,000 00	.....	664 32	20,091 35
126 Timmins	390 99	.....	32,109 86	.....	2,253 88	34,754 73
127 Trenton	811 40	.....	28,500 00	.....	8,158 35	37,469 75
128 Trout Creek	870 00	.....	1,600 00	.....	1,142 65	3,612 65
129 Uxbridge	1,394 59	24 59	8,000 00	.....	55 34	9,474 52
130 Vankleek Hill	698 09	27 05	5,146 04	.....	2,452 77	8,323 95
131 Walkerton	174 19	.....	7,883 63	271 96	331 80	8,661 58
132 Walkerville	1,659 52	.....	71,800 00	.....	8,947 03	82,406 55
133 Wallaceburg	431 60	.....	23,587 91	26,500 00	2,660 53	53,180 04
134 Waterloo	620 60	.....	36,344 41	.....	651 71	37,616 72
135 Webbwood	2,186 00	.....	4,139 75	.....	626 79	6,952 54
136 Weston	474 90	.....	29,725 79	.....	839 53	31,040 22
137 Whitby	390 70	.....	14,700 00	18,838 69	840 37	34,769 76
138 Wiarton	1,322 06	22 05	8,493 46	.....	91 33	9,928 90
139 Wingham	265 31	.....	9,521 85	.....	613 68	10,400 84
Totals	150,454 70	1,295 72	2,443,331 89	943,425 62	371,590 88	3,910,098 81
Totals						
1 Rural Schools	2,268,373 95	59,325 50	6,703,738 13	1,824,532 64	5,582,026 35	16,437,996 57
2 Cities	195,295 63	.....	10,861,525 45	1,274,622 17	746,683 36	13,078,126 61
3 Towns	150,454 70	1,295 72	2,443,331 89	943,425 62	371,590 88	3,910,098 81
4 Villages	166,624 30	3,660 58	614,317 76	94,201 91	270,594 16	1,149,398 71
5 Grand T'tls, 1922	2,780,748 58	64,281 80	20,622,913 23	4,136,782 34	6,970,894 75	34,575,620 70
6 Grand T'tls, 1921	2,257,735 58	80,904 59	19,134,046 17	3,837,783 45	6,071,241 56	31,381,711 35
7 Increases	523,013 00	.....	1,488,867 06	298,998 89	899,653 19	3,193,909 35
8 Decreases	.....	16,622 79	.....	.....	.....	.....
9 Percentages	8.04	.18	59.64	11.96	20.16	.....

*Including Protestant Separate School.

SCHOOLS (Concluded)

STATEMENT (Concluded)

	Expenditure					Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites, and Building School Houses	Libraries, Maps, Apparatus, and Other Equipment, Prizes and School Books	Rent and Repairs, Fuel and Other Expenses	Total Expenditure		
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
94	3,256 98	504 06	51 50	1,316 12	5,128 66	15,000	168
95	20,100 35	.....	.....	6,529 08	26,629 43	125,000	5,000
96	24,668 00	.....	203 29	18,112 83	42,984 12	200,000	2,710
97	18,283 88	355 95	1,234 21	7,985 24	27,859 28	65,000	1,250
98	12,503 94	2,035 60	.....	4,601 79	19,141 33	53,000	2,500
99	12,902 98	1,270 00	.....	2,643 53	16,816 51	43,000	750
100	12,049 00	304 00	.....	4,172 09	16,525 09	22,000	4,692
101	21,700 00	.....	.....	8,709 60	30,409 60	130,000	1,200
102	14,605 69	1,700 53	.....	3,668 61	19,974 83	63,600	2,000
103	3,820 00	.....	.....	596 74	4,416 74	8,000	242
104	7,750 00	2,607 65	57 50	1,696 69	12,111 84	40,000	10,000
105	23,053 92	26,912 90	1,212 03	6,498 14	57,676 99	180,000	7,000
106	11,364 84	460 47	.....	4,791 52	16,616 83	25,000	5,000
107	14,839 44	.....	20 00	7,611 16	22,470 60	100,000	800
108	7,327 95	570 65	.....	2,010 12	9,908 72	35,000	3,300
109	1,936 71	.....	.....	277 49	2,214 20	2,850	86
110	15,037 37	2,484 18	84 00	5,671 00	23,276 55	75,000	1,500
111	22,772 72	128,540 66	974 10	25,293 82	177,581 30	200,000	1,000
112	6,359 70	219 89	75 14	913 82	7,568 55	20,000	500
113	15,472 60	.....	.....	3,919 00	19,391 60	55,000	609
114	8,242 37	35,000 00	17 50	4,215 95	47,475 82	54,580	1,000
115	27,138 75	394 28	.....	11,266 43	38,799 46	200,000	26,000
116	6,893 88	506 89	113 95	1,447 54	8,962 26	20,000	509
117	3,760 05	.....	.....	1,576 42	5,336 47	30,000	242
118	9,681 38	.....	.....	3,103 19	12,784 57	22,000	537
119	6,066 63	.....	.....	2,300 28	8,366 91	35,000	559
120	32,363 03	677 45	88 27	13,974 62	47,103 37	273,233	1,672
121	8,618 00	200 00	124 00	3,450 52	12,392 52	29,000	460
122	4,090 00	77 82	25 82	1,872 54	6,066 18	33,000	800
123	15,400 15	919 00	.....	6,904 94	23,224 09	84,000	500
124	3,020 00	228 72	137 34	1,968 10	5,354 16	21,000	300
125	14,784 68	826 74	464 58	3,344 59	19,420 59	50,000	500
126	17,307 44	2,998 63	111 07	9,863 16	30,280 30	55,000	6,000
127	25,062 12	296 45	177 43	11,933 75	37,469 75	101,500	4,800
128	1,969 54	50 10	5 03	1,587 98	3,612 65	3,500	250
129	7,050 00	.....	.....	1,414 82	8,464 82	20,000	600
130	3,240 00	.....	27 55	1,763 88	5,031 43	16,000	200
131	5,902 25	.....	12 85	2,450 85	8,365 95	20,000	2,700
132	51,512 64	6,846 40	2,865 90	18,807 24	80,032 18	550,000	15,000
133	16,621 10	29,074 12	.....	5,592 98	51,288 20	70,000	900
134	24,143 59	1,660 42	1,250 87	10,073 93	37,128 81	50,500	5,600
135	4,613 50	209 91	36 24	1,676 23	6,535 88	16,000	472
136	21,641 39	.....	583 68	7,803 52	30,028 59	144,000	950
137	9,985 00	17,967 59	104 05	4,991 89	33,048 53	95,000	3,500
138	8,213 51	.....	121 75	1,593 64	9,928 90	19,000	569
139	7,790 48	332 09	136 13	1,984 64	10,243 34	20,000	178
	1,738,399 91	962,500 04	30,430 56	704,049 41	3,435,379 92	10,044,359	384,752
1	6,338,453 59	2,335,067 35	132,033 91	2,610,029 42	11,415,584 27	20,111,903	1,072,188
2	6,689,346 96	1,710,452 82	257,763 56	3,803,067 90	12,460,631 24	33,629,972	975,675
3	1,738,399 91	962,500 04	30,430 56	704,049 41	3,435,379 92	10,044,359	384,752
4	542,386 47	216,587 96	7,953 34	183,641 97	950,569 74	2,631,059	106,436
5	15,308,586 93	5,224,608 17	428,181 37	7,300,788 70	28,262,165 17	66,417,293	2,539,051
6	14,236,088 51	4,518,789 75	378,144 72	7,217,149 90	26,350,172 88	59,367,243	2,430,152
7	1,072,498 42	705,818 42	50,036 65	83,638 80	1,911,992 29	7,050,050	108,899
8	.....	.....	.....	.....	.....	.....	.....
9	54.16	18.48	1.51	25.83	.....	.....	.....

Cost per pupil, enrolled attendance: Rural Schools, $51.83; Cities, $63.91; Towns, $46.62; Villages, $39.51; Province, $55.00.

ROMAN CATHOLIC

I. TABLE F—FINANCIAL

Rural Schools	Receipts				
	Legislative Grants	Municipal Grants and Assessments	Debentures	Balances, Subscribed and Other Sources	Total Amount Received
	$ c.	$ c.	$ c.	$ c.	$ c.
1 Bruce	4,547 40	11,418 88	.....	15,807 57	31,773 85
2 Carleton	3,160 30	17,065 85	199 90	12,809 75	33,235 80
3 Essex	6,587 14	42,993 40	174 26	21,916 52	71,671 32
4 Frontenac	4,822 21	5,435 87	.....	9,976 34	20,234 42
5 Grey	2,808 03	6,423 03	.....	5,795 11	15,026 17
6 Hastings	2,399 93	2,920 29	.....	4,975 85	10,296 07
7 Huron	3,562 59	8,942 24	.....	9,612 31	22,117 14
8 Kent	2,119 40	9,245 10	14,445 85	10,100 43	35,910 78
9 Lambton	250 10	2,510 38	.....	2,301 15	5,061 63
10 Lanark	1,347 32	1,962 82	.....	1,767 99	5,078 13
11 Leeds and Grenville	726 00	303 71	18 10	1,342 43	2,390 24
12 Lennox and Addington	968 28	855 37	.....	1,425 92	3,249 57
13 Middlesex	1,448 88	5,374 34	.....	4,334 43	11,157 65
14 Norfolk	290 10	1,243 00	.....	1,246 75	2,779 85
15 Northumberland and Durham	2,020 99	3,337 44	.....	2,025 01	7,383 44
16 Ontario	897 14	1,107 99	.....	1,975 54	3,980 67
17 Peel	90 11	1,164 57	.....	675 98	1,930 66
18 Perth	4,425 34	10,470 35	.....	10,764 78	25,660 47
19 Peterborough	1,891 71	3,277 50	.....	2,931 93	8,101 14
20 Prescott and Russell	6,165 55	90,895 18	13,291 80	41,594 43	151,946 96
21 Renfrew	10,017 34	14,113 44	.....	22,323 86	46,454 64
22 Simcoe	1,065 53	8,106 67	.....	3,536 33	12,708 53
23 Stormont, Dundas and Glengarry	9,717 53	19,792 99	.....	27,940 59	57,451 11
24 Victoria	782 70	1,927 35	.....	1,877 55	4,587 60
25 Waterloo	4,048 15	7,280 41	.....	10,658 54	21,987 10
26 Wellington	1,613 65	5,347 03	.....	4,368 89	11,329 57
27 Districts	56,354 48	86,793 46	30,957 05	69,043 50	243,148 49
Totals	134,127 90	370,308 66	59,086 96	303,129 48	866,653 00
Cities					
1 Belleville	211 36	6,122 43	.....	1,164 61	7,498 40
2 Brantford	448 88	14,463 91	10,009 26	4,630 55	29,552 60
3 Chatham	306 64	16,052 95	4,000 00	32,970 78	53,330 37
4 Fort William	1,442 34	33,968 99	.....	4,301 81	39,713 14
5 Galt	120 66	4,179 89	.....	.....	4,300 55
6 Guelph	383 69	17,403 31	11,760 00	2,398 76	31,945 76
7 Hamilton	3,406 13	116,047 11	.....	67,914 85	187,368 09
8 Kingston	596 23	24,361 34	.....	3,189 89	28,147 46
9 Kitchener	792 78	32,496 40	.....	7,651 57	40,940 75
10 London	1,640 60	43,067 90	.....	2,721 48	47,429 98
11 Niagara Falls	272 68	11,005 80	.....	4,467 40	15,745 88
12 Ottawa	.....	232,030 56	.....	11,297 88	243,328 44
13 Owen Sound	89 91	3,267 56	.....	1,332 10	4,689 57
14 Peterborough	887 12	25,254 18	.....	.....	26,141 30
15 Port Arthur	690 68	17,280 10	15,000 00	51 33	33,022 11
16 St. Catharines	366 80	23,826 95	.....	59,177 73	83,371 48
17 St. Thomas	218 27	8,529 59	.....	7,448 51	16,196 37
18 Sarnia	315 20	9,478 26	.....	9,268 23	19,061 69
19 Sault Ste. Marie	1,605 42	57,811 36	442 38	15,751 77	75,610 93
20 Stratford	358 51	14,840 87	68,853 15	1,199 70	85,252 23
21 Toronto	7,795 84	484,358 28	491,054 38	52,076 98	1,035,285 48
22 Windsor	1,457 84	115,859 18	.....	1,738 97	119,055 99
23 Woodstock	105 60	2,782 33	.....	490 43	3,378 36
Totals	23,513 18	1,314,489 25	601,119 17	291,245 33	2,230,366 93

SEPARATE SCHOOLS

STATEMENT, ETC.

	Expenditure					Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books	All Other Purposes	Total Amount Expended		
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
1	14,207 50	5,073 10	260 72	4,325 80	23,867 12	39,365	2,908
2	18,373 05	2,163 04	200 37	6,402 04	27,138 50	39,703	2,080
3	32,491 37	3,162 52	518 47	21,480 46	57,652 82	152,275	6,039
4	10,883 03	438 89	126 49	2,969 22	14,417 63	16,750	1,305
5	7,299 54	947 02	87 04	1,338 83	9,672 43	12,800	1,330
6	5,771 55	250 57	111 69	471 81	6,605 62	10,900	739
7	10,322 02	4,229 15	371 38	4,459 48	19,382 03	24,900	2,829
8	8,533 00	14,748 57	104 40	4,325 78	27,711 75	39,416	1,949
9	1,000 00	31 95	14 50	1,855 85	2,902 30	9,000	212
10	3,075 34	133 32	18 17	391 57	3,618 40	4,600	175
11	1,292 42	.....	10 00	62 59	1,365 01	1,475	90
12	1,870 41	38 25	16 50	690 19	2,615 35	3,700	225
13	5,297 83	976 77	95 69	2,851 04	9,221 33	11,100	838
14	1,000 00	25 35	8 00	186 92	1,220 27	4,000	300
15	5,623 11	108 12	61 19	366 50	6,158 92	18,650	880
16	2,084 38	95 90	125 15	361 00	2,666 43	4,500	295
17	920 00	48 01	.....	376 70	1,344 71	2,500	200
18	13,480 00	1,133 14	176 86	6,415 26	21,205 26	78,550	3,182
19	5,279 38	332 61	154 70	1,274 67	7,041 36	19,400	1,413
20	68,271 73	20,004 32	1,321 14	24,159 72	113,756 91	209,872	7,179
21	23,126 60	4,271 53	601 01	8,378 84	36,377 98	90,525	3,748
22	6,125 53	529 18	72 74	3,959 19	10,686 64	34,800	1,580
23	29,004 08	1,473 56	200 23	17,624 68	48,302 55	105,796	4,223
24	2,619 25	485 77	51 28	699 81	3,856 11	7,000	650
25	11,912 50	1,007 64	478 74	2,334 84	15,733 72	39,300	2,065
26	5,928 75	400 79	72 72	2,316 81	8,719 07	11,600	997
27	100,838 50	40,074 73	2,201 54	85,730 16	228,844 93	249,882	8,157
	396,630 87	102,183 80	7,460 72	205,809 76	712,085 15	1,242,359	55,588
1	3,200 00	.....	.....	3,523 19	6,723 19	117,000	500
2	9,003 25	5,195 75	10 00	15,343 60	29,552 60	60,000	1,100
3	5,870 00	38,054 01	19 00	4,386 48	48,329 49	80,000	2,200
4	21,101 50	545 47	.....	18,066 17	39,713 14	250,000	810
5	3,300 00	.....	22 00	978 55	4,300 55	9,800	250
6	8,521 77	11,847 99	678 01	6,818 66	27,866 43	90,000	1,000
7	57,928 00	69,473 67	6,232 46	51,117 96	184,752 09	800,000	7,000
8	10,750 00	8,739 00	630 00	8,028 46	28,147 46	90,000	3,500
9	14,390 00	12,962 09	388 11	9,941 84	37,682 04	180,000	2,000
10	21,516 75	5,958 99	3,593 72	14,895 18	45,964 64	280,000	7,400
11	6,887 50	1,249 24	54 50	1,995 46	10,186 70	60,000	783
12	139,357 61	8,480 84	5,760 05	89,729 94	243,328 44	855,102	18,655
13	2,397 50	374 43	89 42	1,579 50	4,440 85	10,000	475
14	12,511 30	708 00	.....	12,922 00	26,141 30	140,160	6,350
15	8,630 00	5,394 25	145 50	18,800 37	32,970 12	102,000	751
16	11,552 00	13,005 25	1,767 58	53,431 34	79,756 17	125,000	2,922
17	3,223 75	803 27	217 33	3,031 38	7,275 73	34,000	1,335
18	4,156 00	851 42	54 95	4,762 95	9,825 32	33,000	1,300
19	26,540 85	1,365 38	1,181 28	27,168 96	56,256 47	275,000	1,000
20	5,168 50	56,183 25	.....	12,232 82	73,584 57	90,000	1,500
21	274,558 00	448,243 36	6,188 15	239,068 13	968,057 64	2,863,595	19,310
22	30,327 20	14,817 40	5,859 14	66,654 06	117,657 80	1,250,000	9,578
23	1,691 25	.....	.....	1,662 59	3,353 84	20,000	1,265
	682,582 73	704,253 06	32,891 20	666,139 59	2,085,866 58	7,814,657	90,984

ROMAN CATHOLIC

I. TABLE F.—FINANCIAL

Towns	Receipts				
	Legislative Grants	Municipal Grants and Assessments	Debentures	Balances, Subscribed and Other Sources	Total Amount Received
	$ c.	$ c.	$ c.	$ c.	$ c.
1 Alexandria	267 51	8,654 43	.....	186 11	9,108 05
2 Almonte	101 08	1,613 64	.....	2,534 64	4,249 36
3 Amherstburg	319 88	6,382 96	.....	415 70	7,118 54
4 Arnprior	267 03	8,920 93	5,961 00	3,102 78	18,251 74
5 Barrie	77 05	3,863 35	.....	378 52	4,318 92
6 Blind River	935 00	4,000 00	.....	174 19	5,109 19
7 Bonfield	995 00	633 72	.....	1,434 61	3,063 33
8 Brockville	220 98	7,044 74	.....	1,516 00	8,781 72
9 Cache Bay	448 10	1,646 45	.....	299 63	2,394 18
10 Campbellford	64 94	1,350 00	.....	485 06	1,900 00
11 Charlton	695 00	1,658 11	.....	248 36	2,601 47
12 Chelmsford	745 00	2,684 09	.....	278 21	3,707 30
13 Cobalt	707 33	15,166 99	.....	1,413 74	17,288 06
14 Cobourg	232 44	4,050 00	.....	579 42	4,861 86
15 Cochrane	.....	3,728 65	.....	17,590 70	21,319 35
16 Collingwood	87 44	3,200 00	.....	377 30	3,664 74
17 Cornwall	612 05	14,369 54	.....	900 00	15,881 59
18 Dundas	104 40	2,591 53	.....	1,948 84	4,644 77
19 Eastview	.....	11,987 64	3,000 00	834 02	15,821 66
20 Ford	349 93	15,487 50	76,000 00	6,506 72	98,344 15
21 Fort Frances	84 59	4,120 32	.....	1,184 40	5,389 31
22 Gananoque	90 83	2,300 00	.....	47,849 71	50,240 54
23 Goderich	76 09	1,799 20	.....	421 25	2,296 54
24 Hanover	52 05	2,346 55	.....	.....	2,398 60
25 Haileybury	246 12	5,125 00	.....	11,442 39	16,813 51
26 Hawkesbury	.....	18,045 91	600 00	10,204 42	28,850 33
27 Hespeler	36 45	1,081 12	.....	983 02	2,100 59
28 Ingersoll	128 00	2,612 90	.....	1,597 71	4,338 61
29 Iroquois Falls	2,286 00	16,020 86	.....	2,810 56	21,117 42
30 Kearney	710 00	834 03	.....	21 26	1,565 29
31 Keewatin	330 00	800 00	.....	114 81	1,244 81
32 Kenora	182 20	2,890 74	.....	3,888 94	6,961 88
33 Lindsay	266 59	8,411 50	.....	3,065 60	11,743 69
34 Little Current	755 00	300 00	.....	678 00	1,733 00
35 Massey	535 00	1,470 64	.....	355 48	2,361 12
36 Mattawa	2,471 80	4,244 77	.....	1,581 42	8,297 99
37 Merritton	60 78	3,363 76	.....	1,612 25	5,036 79
38 Mount Forest	472 52	1,288 10	.....	1,414 81	3,175 43
39 New Liskeard	320 00	1,825 00	.....	124 90	2,269 90
40 Newmarket	38 38	1,353 39	.....	1,459 12	2,850 89
41 North Bay	877 21	18,440 57	.....	13,624 63	32,942 41
42 Oakville	48 48	1,343 82	.....	812 83	2,205 13
43 Orillia	134 22	5,151 61	.....	3,634 98	8,920 81
44 Oshawa	133 77	4,269 64	.....	147 35	4,550 76
45 Paris	65 74	945 46	.....	1,181 96	2,193 16
46 Parkhill	373 91	832 06	.....	168 22	1,374 19
47 Pembroke	420 96	15,219 72	.....	549 48	16,190 16
48 Perth	148 79	5,269 96	.....	673 11	6,091 86
49 Picton	29 51	1,053 00	.....	576 83	1,659 34
50 Prescott	113 98	3,072 06	.....	5,021 70	8,207 74
51 Preston	184 72	6,385 58	.....	968 25	7,538 55
52 Rainy River	252 00	868 30	.....	148 37	1,268 67
53 Renfrew	322 57	11,457 54	.....	780 30	12,560 41
54*Rockland	.....	7,777 25	.....	.....	7,777 25

*No report for 1922 received; figures of a former year.

SEPARATE SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure						
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books	All Other Purposes	Total Amount Expended	Value of School Sites, Buildings and Furniture	Value of Equipment
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
1	4,720 00	382 37	171 33	3,465 64	8,739 34	24,000	600
2	2,146 08	27 00	13 35	425 23	2,611 66	6,000	500
3	2,410 00	357 86	87 02	3,408 45	6,263 33	38,000	1,500
4	5,698 75	6,182 72	1,112 31	3,873 80	16,867 58	43,000	1,000
5	1,950 00	.....	25 00	1,494 01	3,469 01	10,500	800
6	3,820 00	75 74	55 00	627 10	4,577 84	15,000	150
7	1,497 50	.....	.....	431 98	1,929 48	1,500	120
8	2,510 00	1,549 27	75 00	3,266 88	7,401 15	38,000	561
9	1,243 14	758 16	.....	375 08	2,376 38	3,000	125
10	1,500 00	.....	.....	400 00	1,900 00	2,500	50
11	930 00	75 00	.....	175 00	1,180 00	.....	.....
12	2,320 00	339 20	.....	923 97	3,583 17	4,000	150
13	8,676 04	.....	2,765 28	4,520 35	15,961 67	62,000	621
14	2,800 00	1,112 11	.....	887 74	4,799 85	17,500	350
15	3,945 00	15,003 38	.....	1,855 79	20,804 17	40,000	500
16	1,900 00	.....	79 04	1,317 44	3,296 48	21,500	500
17	10,535 50	375 00	.....	4,301 41	15,211 91	35,000	1,000
18	2,004 75	1,095 16	28 84	521 00	3,649 75	5,000	300
19	6,505 00	2,385 59	184 55	6,589 08	15,664 22	55,500	147
20	5,200 00	85,461 04	136 12	7,201 50	97,998 66	105,750	850
21	2,444 54	12 86	.....	1,220 84	3,678 24	45,000	100
22	2,356 25	18 00	.....	44,868 58	47,242 83	40,000	500
23	750 00	7 50	5 60	1,449 94	2,213 04	8,300	385
24	1,375 00	83 85	65 07	403 05	1,926 97	500	119
25	5,213 55	1,005 48	8 79	9,073 81	15,301 63	.....	.....
26	9,860 00	1,272 42	604 75	16,676 45	28,413 62	87,800	543
27	1,260 00	321 83	57 35	461 41	2,100 59	5,700	120
28	1,617 92	1,667 67	.....	559 30	3,844 89	14,000	424
29	5,330 00	6,664 43	469 82	5,316 24	17,780 49	50,000	484
30	1,060 00	105 56	10 00	197 00	1,372 56	1,500	150
31	824 75	.....	.....	328 35	1,153 10	3,000	200
32	2,268 75	200 00	.....	2,459 57	4,928 32	40,000	190
33	5,520 00	1,887 67	145 00	944 38	8,497 05	40,000	1,200
34	1,217 50	.....	111 50	404 00	1,733 00	5,000	1,000
35	1,618 00	48 46	.....	514 53	2,180 99	2,000	250
36	5,037 50	724 76	111 97	1,541 30	7,415 53	17,100	870
37	1,850 00	325 65	16 80	448 12	2,640 57	25,000	226
38	1,400 00	56 32	30 50	476 92	1,963 74	4,500	257
39	909 64	9 90	11 15	1,262 53	2,193 22	2,300	153
40	1,220 00	763 57	.....	271 46	2,255 03	5,000	300
41	15,487 58	9,985 19	207 63	7,262 01	32,942 41	90,000	663
42	900 00	619 42	.....	410 12	1,929 54	3,000	100
43	2,000 00	360 13	38 61	1,639 21	4,037 95	11,000	1,100
44	3,325 00	98 20	131 82	990 72	4,545 74	50,000	1,000
45	1,230 00	187 75	.....	667 97	2,085 72	15,000	253
46	973 75	.....	.....	100 17	1,073 92	3,000	100
47	10,527 00	652 44	43 87	4,170 62	15,393 93	48,000	2,000
48	2,461 75	2,000 00	.....	679 73	5,141 48	4,500	620
49	800 00	13 50	24 85	155 49	993 84	4,300	150
50	2,637 96	.....	104 95	1,421 41	4,164 32	20,000	1,500
51	2,068 75	384 47	272 01	2,090 76	4,815 99	45,000	1,500
52	816 75	139 13	50 00	188 38	1,194 26	5,000	100
53	5,669 03	917 54	101 75	5,601 74	12,290 06	60,000	568
54	5,200 00	425 00	450 00	1,702 25	7,777 25	75,000	600

ROMAN CATHOLIC

I. TABLE F.—FINANCIAL

Towns	Receipts				
	Legislative Grants	Municipal Grants and Assessments	Debentures	Balances, Subscribed and Other Sources	Total Amount Received
	$ c.	$ c.	$ c.	$ c.	$ c.
55 St. Mary's	55 56	1,323 11	.....	2,526 87	3,905 54
56 Sandwich	882 79	15,997 99	.....	5,884 61	22,765 39
57 Seaforth	636 42	2,037 90	.....	2,352 59	5,026 91
58 Smith's Falls	173 84	3,544 72	.....	4,859 02	8,577 58
59 Sturgeon Falls	5,311 94	20,361 00	25,080 95	16,302 88	67,056 77
60 Sudbury	1,264 08	33,486 59	40,265 21	11,685 10	86,700 98
61 Tecumseh	272 00	7,367 98	.....	1,572 24	9,212 22
62 Thorold	340 71	9,300 00	.....	55 95	9,696 66
63 Tilbury	190 00	630 10	.....	4,145 27	4,965 37
64 Timmins	379 74	28,492 02	26,774 41	1,973 36	57,619 53
65 Trenton	159 15	6,200 00	.....	1,333 33	7,692 48
66 Vankleek Hill	194 13	2,563 37	.....	551 46	3,308 96
67 Walkerton	207 81	3,125 05	.....	2,721 83	6,054 69
68 Walkerville	143 93	3,373 87	.....	1,242 63	4,760 43
69 Wallaceburg	230 40	6,858 17	.....	4,224 54	11,313 11
70 Waterloo	283 42	8,454 16	.....	726 80	9,464 38
71 Weston	48 85	5,034 42	.....	53 34	5,136 61
72 Whitby	40 36	1,162 42	.....	1,168 67	2,371 45
Totals	30,293 55	440,667 50	177,681 57	223,683 10	872,325 72
Totals					
1 Rural Schools	134,127 90	370,308 66	59,086 96	303,129 48	866,653 00
2 Cities	23,513 18	1,314,489 25	601,119 17	291,245 33	2,230,366 93
3 Towns	30,293 55	440,667 50	177,681 57	223,683 10	872,325 72
4 Villages	8,027 91	29,519 20	12,000 00	30,150 96	79,698 07
5 Grand Totals, 1922	195,962 54	2,154,984 61	849,887 70	848,208 87	4,049,043 72
6 Grand Totals, 1921	196,283 29	1,980,311 72	771,474 11	780,771 58	3,728,840 70
7 Increases	.....	174,672 89	78,413 59	67,437 29	326,203 02
8 Decreases	320 75	.....	.....	.....	.....
9 Percentages	4.83	53.22	20.99	20.95	.....

SEPARATE SCHOOLS (Continued)

STATEMENT, ETC. (Concluded)

	Expenditure					Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books	All Other Purposes	Total Amount Expended		
	$ c.	$ c.	$ c.	$ c.	$ c.	$	$
55	1,027 50	1,770 00	30 00	565 40	3,392 90	5,000	172
56	6,460 00	129 43	.....	15,906 80	22,496 23	169,019	700
57	1,992 00	.....	35 57	637 64	2,665 21	6,900	460
58	3,414 30	.....	23 22	4,341 46	7,778 98	50,000	1,862
59	13,544 20	.....	.....	51,270 89	64,815 09	80,000	1,500
60	25,755 30	42,571 81	2,042 61	15,670 38	86,040 10	180,000	2,000
61	3,600 00	858 04	66 31	3,334 21	7,858 56	8,000	510
62	6,193 50	185 74	47 03	2,774 69	9,200 96	31,000	1,513
63	2,450 00	393 48	.....	1,007 18	3,850 66	12,000	334
64	11,196 22	33,332 31	.....	10,478 49	55,007 02	81,000	1,000
65	2,910 00	929 13	32 05	2,050 74	5,921 92	10,235	765
66	1,906 25	.....	179 51	250 00	2,335 76	20,000	307
67	3,250 00	1,033 20	56 40	1,183 25	5,522 85	20,000	1,120
68	1,740 00	152 83	550 62	1,470 20	3,913 65	15,000	638
69	2,882 50	4,095 25	119 43	2,246 63	9,343 81	30,000	997
70	3,682 50	539 08	168 70	2,002 59	6,392 87	25,000	1,000
71	1,945 40	914 62	114 60	630 50	3,605 12	29,200	310
72	1,124 50	114 02	23 20	780 34	2,042 06	3,500	125
	274,616 90	233,157 24	11,295 88	278,621 20	797,691 22	2,134,104	42,862
1	396,630 87	102,183 80	7,460 72	205,809 76	712,085 15	1,242,359	55,588
2	682,582 73	704,253 06	32,891 20	666,139 59	2,085,866 58	7,814,657	90,984
3	274,616 90	233,157 24	11,295 88	278,621 20	797,691 22	2,134,104	42,862
4	28,564 03	19,937 08	654 12	13,920 44	63,075 67	164,125	6,645
5	1,382,394 53	1,059,531 18	52,301 92	1,164,490 99	3,658,718 62	11,355,245	196,079
6	1,236,960 97	1,086,551 26	40,224 40	1,000,883 11	3,364,619 74	9,670,626	308,507
7	145,433 56	.....	12,077 52	163,607 88	294,098 88	1,684,619	.....
8	.....	27,020 08	.....	.....	.....	.....	112,428
9	37.78	28.96	1.43	31.83	.....	.....	.....

Cost per pupil, enrolled attendance: Rural Schools, $34.16; Cities, $48.53; Towns, $34.89; Villages, $33.83; Province, $41.32.

ROMAN CATHOLIC

II. TABLE G.—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

Rural Schools	No. of Schools	Teachers																Number of Pupils on the Roll
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended a Normal School in Ontario	No. who attended Nor.Coll., or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District	Kindergarten-Primary	Permanent Ungraded	Temporary	
1 Bruce	9	14	..	14	$....	$1011	....	7	1	1	1	9	....	..	..	4	...	568
2 Carleton	21	28	..	28	.....	698	13	11	...	...	...	10	7	2	..	...	9	1,179
3 Essex	28	40	..	40	.....	870	23	16	1	...	1	15	22	..	..	1	1	1,743
4 Frontenac	11	11	1	10	1000	965	1	9	1	...	1	9	1	..	..	...	...	254
5 Grey	7	7	..	7	.....	957	1	6	1	...	1	6	....	..	..	...	...	160
6 Hastings	6	6	..	6	.....	975	1	5	...	...	...	5	1	..	..	...	...	154
7 Huron	8	10	1	9	1,050	1,044	1	10	1	1	2	7	1	..	..	...	...	337
8 Kent	8	9	1	8	1,100	944	5	5	...	...	1	4	4	..	..	...	...	369
9 Lambton	1	1	..	1	.....	1,000	....	1	...	...	...	1	....	..	..	...	...	40
10 Lanark	3	3	1	2	1,200	900	....	3	...	...	...	3	....	..	..	...	...	69
11 Leeds and Grenville	2	2	..	2	.....	750	....	1	...	...	...	1	....	..	..	...	1	21
12 Lennox and Addington	2	2	..	2	.....	925	1	1	...	...	...	1	1	..	..	...	...	31
13 Middlesex	5	5	..	5	.....	1,060	....	4	1	...	1	4	....	..	..	...	...	100
14 Norfolk	1	1	..	1	.....	1,000	....	1	...	...	...	1	....	..	..	...	...	34
15 Northumberl'd and Durham	6	6	..	6	.....	942	....	6	...	...	...	6	....	..	..	...	...	104
16 Ontario	1	2	..	2	.....	1,050	....	2	...	...	...	2	....	..	..	...	...	98
17 Peel	1	1	..	1	.....	1,100	....	1	...	...	...	1	....	..	..	...	...	23
18 Perth	7	13	..	13	.....	708	....	11	3	1	3	10	....	..	..	...	...	504
19 Peterborough	5	5	..	5	.....	1,075	....	5	...	...	...	5	....	..	..	...	...	213
20 Prescott and Russell	101	138	2	136	900	513	92	4	1	...	1	4	73	18	..	3	39	5,786
21 Renfrew	16	26	..	26	.....	912	6	20	...	...	2	18	5	1	..	...	...	984
22 Simcoe	4	8	..	8	.....	800	2	5	...	...	...	5	2	..	..	...	1	384
23 Stormont, Dundas, Glengarry	23	35	3	32	792	886	15	16	....	1	3	14	12	..	..	3	3	1,360
24 Victoria	2	3	..	3	.....	1,133	....	2	1	...	1	2	....	..	..	...	...	107
25 Waterloo	7	13	1	12	1,200	1,079	....	11	...	...	1	10	....	..	..	2	...	463
26 Wellington	6	6	..	6	.....	975	....	6	...	...	1	5	....	..	..	...	...	171
27 Districts	98	136	10	126	1,005	830	85	13	1	...	1	13	48	25	..	...	49	5,589
Totals	389	531	20	511	989	780	246	182	12	4	21	171	177	46	..	13	103	20845
Cities																		
1 Belleville	1	8	..	8	.....	594	....	7	...	...	...	7	....	..	..	1	...	346
2 Brantford	2	15	..	15	.....	695	....	6	3	...	3	6	....	..	..	6	...	801
3 Chatham	2	10	..	10	.....	575	....	10	...	...	...	10	....	..	..	...	...	444
4 Fort William	6	27	..	27	.....	791	....	25	...	...	...	24	1	1	..	1	...	1,497
5 Galt	1	4	..	4	.....	825	....	4	...	...	...	4	....	..	..	...	...	207
6 Guelph	3	14	..	14	.....	579	1	9	...	...	...	9	1	..	..	4	...	691
7 Hamilton	17	90	5	85	1,300	621	18	59	10	7	10	58	3	..	..	16	3	3,949
8 Kingston	3	19	1	18	2,000	500	....	14	2	...	2	14	....	..	..	3	...	779
9 Kitchener	3	27	..	27	.....	585	....	19	4	...	4	19	....	..	..	4	...	1,280
10 London	9	36	7	29	960	524	1	27	8	1	8	27	....	..	..	1	...	1,415
11 Niagara Falls	1	8	..	8	.....	862	....	8	...	...	...	7	....	..	1	...	...	388
12 Ottawa	30	227	41	186	757	567	167	59	....	2	3	59	119	5	..	16	25	10252
13 Owen Sound	1	4	..	4	.....	587	....	3	...	...	...	3	....	..	..	1	...	176
14 Peterborough	5	32	..	32	.....	435	....	25	4	2	4	25	....	..	3	...	...	1,453
15 Port Arthur	2	13	..	13	.....	723	4	11	...	...	...	11	....	..	..	2	...	654
16 St. Catharines	5	15	..	15	.....	843	3	11	1	...	1	10	....	..	..	4	...	749
17 St. Thomas	1	6	..	6	.....	533	2	4	...	...	...	4	....	..	..	2	...	247
18 Sarnia	2	9	..	9	.....	556	....	6	1	...	1	6	....	..	..	2	...	351
19 S. Ste. Marie	6	32	..	32	.....	812	8	24	...	...	...	24	5	2	..	...	1	1,665
20 Stratford	2	10	..	10	.....	500	2	6	1	...	1	7	1	..	..	1	...	479
21 Toronto	34	262	26	236	1,090	1,000	28	198	19	10	19	200	5	..	5	33	...	12378
22 Windsor	8	49	..	49	.....	608	....	44	...	...	...	43	3	..	1	2	...	2,654
23 Woodstock	1	3	..	3	.....	550	....	3	...	...	...	3	....	..	..	...	...	119
Totals	145	920	80	840	$933	$719	234	582	53	22	56	580	138	8	10	99	29	42974

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC.

	Boys	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I or Primer	First Reader, Part II, or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book	Art	Geography	Music
1	294	274	439	86	....	80	75	98	156	141	18	568	486	568
2	634	545	747	80	....	443	209	226	158	132	11	1,175	784	1,069
3	897	846	1,176	77	....	501	269	341	348	263	21	1,732	1,163	1,679
4	134	120	162	76	....	53	9	42	63	83	4	254	254	254
5	76	84	106	77	....	24	17	28	41	47	3	160	137	160
6	85	69	98	81	....	32	18	34	26	35	9	154	154	154
7	171	166	249	82	....	51	29	55	65	103	34	320	282	337
8	178	191	247	73	....	90	67	63	85	62	2	369	227	369
9	20	20	30	86	....	4	5	6	15	10	.....	40	36	40
10	34	35	51	83	....	12	4	10	22	18	3	69	69	69
11	14	7	11	60	....	7	2	3	2	6	1	21	21	21
12	13	18	19	65	....	5	2	6	8	10	.....	31	31	31
13	64	36	79	90	....	9	13	16	25	36	1	100	99	100
14	13	21	29	94	....	6	5	5	8	10	.....	34	34	34
15	55	49	68	72	....	18	10	21	22	33	.....	104	104	104
16	42	56	63	70	....	13	16	9	15	12	33	98	98	98
17	16	7	12	64	....	7	.....	.....	5	7	4	23	16	23
18	229	275	391	88	....	71	66	60	92	101	114	437	364	416
19	123	90	149	76	....	35	24	53	34	67	.....	213	213	213
20	2,923	2,863	3,988	82	148	2,284	1,065	1,087	767	365	70	4,980	3,637	4,089
21	503	481	665	91	....	204	144	164	170	175	127	881	724	885
22	184	200	270	80	....	109	50	80	75	70	.....	384	384	384
23	654	706	870	85	....	359	219	213	180	216	173	1,261	998	1,298
24	57	50	78	96	....	9	12	16	11	29	30	107	107	107
25	229	234	353	83	....	62	72	90	121	98	20	463	401	463
26	82	89	116	82	....	37	15	24	44	51	.....	171	134	171
27	2,816	2,773	3,515	80	355	2,459	959	911	539	353	13	5,572	4,958	5,190
	10,540	10,305	13,981	81.44	503	6,984	3,376	3,661	3,097	2,533	691	19,721	15,915	18,326
1	163	183	271	89	....	83	55	51	78	79	.....	346	346	346
2	402	399	630	90	....	165	207	73	217	139	.....	801	636	801
3	245	199	349	89	....	94	90	85	85	90	.....	444	350	444
4	756	741	1,202	93	....	451	196	323	349	178	.....	1,497	1,046	1,497
5	97	110	158	92	....	40	32	39	50	46	.....	207	167	207
6	392	299	546	92	....	170	106	113	156	146	.....	691	521	691
7	2,058	1,891	2,960	90	....	1,002	685	620	775	533	334	3,765	3,949	3,949
8	376	403	667	86	....	142	124	119	196	198	.....	779	779	779
9	627	653	982	91	....	210	190	261	292	262	65	1,280	1,070	1,280
10	734	681	1,035	90	....	324	186	211	299	228	167	1,415	1,415	1,415
11	199	189	250	90	40	45	81	67	92	63	.....	388	388	388
12	5,156	5,096	8,664	78	....	2,609	1,627	2,217	1,870	1,524	405	10,252	8,574	10,252
13	88	88	128	75	....	30	22	38	40	46	.....	176	146	176
14	694	759	1,247	88	....	245	201	239	293	234	241	1,453	1,453	1,453
15	334	320	490	93	48	62	103	143	163	135	.....	654	654	654
16	360	389	532	92	....	141	142	166	161	139	.....	749	749	749
17	121	126	195	93	....	44	35	36	79	53	.....	247	247	247
18	183	168	299	93	....	93	52	63	66	53	24	351	258	351
19	846	819	1,206	91	157	354	268	300	271	307	8	1,665	1,056	1,665
20	252	227	372	92	....	78	84	92	113	112	.....	479	401	479
21	6,384	5,994	8,798	86	190	2,615	1,713	2,245	2,496	2,279	840	12,378	12,378	12,378
22	1,407	1,247	1,736	90	49	696	435	639	502	333	.....	2,654	2,654	2,654
23	55	64	91	91	....	20	20	14	39	26	.....	119	119	119
	21,929	21,045	32,808	85.42	484	9,713	6,654	8,154	8,682	7,203	2,084	42,790	39,356	42,974

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

Rural Schools	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
1 Bruce	568	568	156	220	413	568	568	568	....	15	12	10
2 Carleton	1,111	1,134	123	187	490	1,076	1,081	1,119	21	6	11	5
3 Essex	1,499	1,613	522	451	775	1,200	1,234	1,743	....	7	17	5
4 Frontenac	254	254	87	150	156	254	254	254	....	4	4	1
5 Grey	160	160	48	67	119	160	160	160	....	1	3	....
6 Hastings	154	154	58	70	84	154	154	154	....	7	7	....
7 Huron	337	337	122	133	225	337	337	337	....	14	21	20
8 Kent	279	290	95	76	182	221	244	369	....	2	2	....
9 Lambton	40	40	10	16	31	40	40	40	....	....	....	....
10 Lanark	69	69	21	43	43	69	69	69	....	....	3	....
11 Leeds and Grenville	21	21	7	9	9	21	21	21	....	1	1	1
12 Lennox and Addington	31	31	15	13	19	31	31	31	....	....	....	....
13 Middlesex	100	100	37	60	54	99	99	99	1	1	1	....
14 Norfolk	34	34	10	18	18	34	34	34	....	....	....	....
15 Northumberl'd and Durham	104	104	33	61	61	104	104	104	....	....	....	....
16 Ontario	98	98	39	52	64	98	98	98	....	12	33	21
17 Peel	23	23	11	11	16	23	23	23	....	4	4	....
18 Perth	504	504	134	170	264	504	416	504	....	40	50	28
19 Peterborough	213	213	68	97	106	213	213	213	....	....	....	....
20 Prescott and Russell	3,407	4,129	1,886	842	3,296	4,347	3,697	5,324	4	70	14	13
21 Renfrew	768	773	308	371	475	706	755	903	....	76	54	74
22 Simcoe	384	384	119	160	193	384	384	384	....	....	....	....
23 Stormont, Dundas&Glengarry	1,117	1,195	367	329	468	874	860	1,230	....	81	119	97
24 Victoria	107	107	29	37	56	107	107	107	....	13	17	11
25 Waterloo	463	463	98	153	329	463	443	463	....	11	20	....
26 Wellington	171	171	51	66	119	171	171	171	....	....	....	....
27 Districts	4,988	5,016	544	845	3,872	5,082	5,161	5,576	....	....	1	1
Totals	17,004	17,985	4,998	4,707	11,937	17,340	16,758	20,098	26	365	394	287
Cities												
1 Belleville	346	346	95	246	246	346	346	346	....	....	....	....
2 Brantford	801	801	139	222	429	801	801	801	....	....	....	....
3 Chatham	444	444	90	131	260	444	444	444	....	....	....	....
4 Fort William	1,497	1,497	178	527	850	1,497	1,497	1,497	....	....	....	....
5 Galt	207	207	46	69	135	207	207	207	....	....	....	....
6 Guelph	691	691	146	214	415	691	691	691	....	....	....	....
7 Hamilton	3,949	3,949	867	1,642	1,642	3,615	3,615	3,949	54	334	310	236
8 Kingston	779	779	198	175	338	779	779	779	....	....	....	....
9 Kitchener	1,280	1,280	327	394	880	1,280	1,280	1,280	....	65	65	32
10 London	1,415	1,415	395	529	696	1,241	1,248	1,415	5	77	112	72
11 Niagara Falls	388	388	63	155	155	388	388	388	....	....	....	....
12 Ottawa	8,574	10,252	8,574	8,574	8,574	8,574	8,574	10,252	152	549	332	328
13 Owen Sound	176	176	46	64	124	176	176	176	....	....	....	....
14 Peterborough	1,453	1,453	514	949	949	1,453	1,453	1,453	....	100	150	150
15 Port Arthur	654	654	135	233	441	654	654	654	....	....	....	....
16 St. Catharines	749	749	139	300	300	749	749	749	....	....	....	....
17 St. Thomas	247	247	53	132	132	247	247	247	....	....	....	....
18 Sarnia	351	351	77	61	206	351	351	351	....	....	24	24
19 S. Ste. Marie	1,098	1,144	249	599	599	1,665	1,665	1,665	....	8	8	8
20 Stratford	479	479	112	166	317	479	479	479	....	....	....	....
21 Toronto	12,378	12,378	3,119	5,615	5,615	12,378	12,378	12,378	250	475	840	840
22 Windsor	2,654	2,654	333	456	570	2,654	2,654	2,654	....	....	....	....
23 Woodstock	119	119	26	65	65	119	119	119	....	....	....	....
Totals	40,729	42,453	15,921	21,518	23,938	40,788	40,795	42,974	461	1608	1841	1690

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book inclusive)	Elementary Science	Commercial Subjects	Agriculture	Manual Training	Household Science	Miscellaneous: Schools where Medical Inspection is in force	Schools where Nurse Insp. with Medical Supervision is in force	Schools where Nurse Inspection only is in force	Total number of Nurses employed	Schools where Dental Inspection is in force	No. of Schools with a Library	No. of Volumes	Value of Libraries
1	13	7	.....	.....	10	...	247	...	74	.....	.....	.....	.....	.....	9	3,729	$1,510
2	...	..	10	871	11	...	151	279	....	1	.....	1	1	.....	17	1,758	772
3	...	..	12	1,321	15	...	190	....	....	.....	.....	.....	.....	.....	27	3,411	1,520
4	...	..	.....	.....	1	...	112	....	....	5	.....	.....	.....	.....	11	1,771	919
5	2	..	2	.....	3	...	88	....	14	.....	.....	.....	.....	.....	7	1,944	663
6	...	..	.....	.....	6	...	45	....	....	3	.....	.....	.....	.....	6	1,367	488
7	13	..	10	.....	18	...	121	....	30	.....	.....	1	1	.....	8	3,159	1,207
8	...	..	.....	239	2	2	120	....	....	.....	.....	.....	.....	.....	8	1,498	492
9	...	..	.....	.....	.....	...	25	....	....	.....	.....	.....	.....	.....	1	300	90
10	3	..	3	.....	.....	...	42	....	....	.....	.....	.....	.....	1	3	256	122
11	1	..	1	.....	1	...	8	....	....	1	.....	.....	.....	.....	2	248	61
12	...	..	.....	.....	.....	...	13	....	....	1	1	.....	.....	2	2	191	90
13	...	..	.....	.....	.....	...	38	....	....	.....	.....	.....	.....	.....	5	844	396
14	...	..	.....	.....	.....	...	.....	....	....	.....	.....	.....	.....	.....	1	340	107
15	...	..	.....	.....	.....	...	55	....	....	1	.....	.....	.....	.....	6	1,003	461
16	33	..	33	.....	33	...	39	....	....	.....	.....	.....	.....	.....	1	143	62
17	4	..	4	.....	.....	...	16	....	....	.....	.....	.....	.....	.....	1	129	115
18	74	..	73	.....	70	...	196	....	107	.....	.....	.....	.....	.....	6	3,266	881
19	...	..	.....	.....	.....	...	110	....	....	.....	.....	.....	.....	.....	5	1,093	375
20	...	..	70	5,509	70	6	.....	.....	.....	.....	.....	.....	.....	.....	39	2,866	1,554
21	71	..	74	77	76	...	89	54	....	3	.....	.....	.....	.....	16	3,626	1,479
22	...	..	.....	322	.....	...	37	....	....	2	.....	1	.....	.....	4	1,166	480
23	144	..	241	527	109	...	288	....	....	.....	.....	.....	.....	.....	16	3,294	1,937
24	28	..	28	.....	28	...	40	....	....	2	.....	.....	.....	.....	2	598	218
25	20	20	.....	.....	.....	...	239	....	128	.....	.....	.....	.....	.....	7	2,620	1,017
26	...	..	.....	.....	.....	...	81	....	16	.....	.....	.....	.....	.....	6	1,230	465
27	1	..	13	5,095	1	...	16	171	....	1	.....	.....	.....	.....	62	2,582	1,348
	407	27	574	13961	454	8	2,406	504	369	20	1	3	2	3	278	44,432	18,829
1	...	..	.....	.....	.....	...	.....	....	....	.....	.....	.....	.....	.....	1	898	412
2	...	..	.....	.....	.....	...	139	....	....	.....	.....	.....	.....	.....	2	819	396
3	...	..	.....	.....	.....	...	.....	....	....	1	.....	.....	.....	.....	1	1,777	825
4	...	..	.....	.....	.....	...	324	....	....	.....	.....	.....	.....	.....	3	1,497	1,230
5	...	..	.....	.....	.....	...	46	....	....	1	1	.....	1	.....	1	205	75
6	...	..	.....	.....	.....	...	90	....	26	.....	.....	.....	.....	.....	3	1,000	600
7	280	..	304	.....	86	54	459	....	....	.....	17	.....	1	17	17	5,279	2,352
8	...	..	.....	.....	.....	...	.....	....	....	3	1	.....	1	3	3	999	507
9	65	..	65	.....	.....	...	538	....	....	.....	.....	.....	.....	.....	3	2,300	597
10	152	..	138	.....	162	5	270	....	271	9	9	.....	1	.....	9	3,814	1,994
11	...	..	.....	.....	.....	...	155	....	....	.....	.....	.....	.....	.....	1	1,194	421
12	188	..	565	4,154	259	51	29	2715	673	30	30	.....	9	30	30	9,461	7,227
13	...	..	.....	.....	.....	...	.....	....	....	.....	.....	1	1	.....	1	371	202
14	241	1	150	.....	110	...	333	....	113	.....	.....	.....	.....	.....	4	3,500	1,193
15	..	..	.....	.....	.....	...	130	....	....	.....	.....	.....	.....	.....	2	789	1,158
16	...	..	.....	.....	.....	...	.....	....	....	.....	.....	.....	.....	.....	4	2,103	1,126
17	...	..	.....	.....	.....	...	93	....	....	.....	.....	.....	.....	.....	1	1,488	782
18	24	..	24	.....	24	...	22	....	....	.....	.....	.....	.....	.....	2	808	735
19	8	..	8	380	8	...	261	401	....	.....	.....	.....	.....	.....	6	879	890
20	...	..	.....	.....	.....	...	140	93	74	.....	.....	1	1	1	1	2,797	768
21	520	..	475	.....	380	275	475	....	865	34	34	.....	11	34	34	19,345	12,348
22	...	..	.....	300	.....	...	54	132	....	.....	.....	8	1	8	5	3,596	2,027
23	...	..	.....	.....	.....	...	74	....	....	.....	.....	.....	.....	.....	1	745	541
	1,478	1	1,729	4,834	1029	385	3632	3341	2022	78	92	10	27	93	135	65,664	38,406

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

Towns	No. of Schools	Teachers																Number of Pupils on the Roll
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended a Normal School in Ontario	No. who have ever attended the Normal College or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District	Kindergarten-Primary	Permanent Ungraded	Temporary	
1 Alexandria	2	13	..	13	$....	$ 377	4	5	....	....	....	5	1	..	..	3	4	606
2 Almonte	1	3	..	3	.....	700	1	2	....	....	....	2	....	....	....	1	....	114
3 Amherstburg	2	8	..	8	.....	287	4	4	....	....	....	4	....	....	....	4	....	362
4 Arnprior	2	10	..	10	.....	590	....	10	....	....	....	9	....	....	....	1	....	429
5 Barrie	1	3	..	3	.....	650	....	2	....	....	....	2	....	....	....	1	....	141
6 Blind River	1	6	..	6	.....	500	5	....	....	....	....	....	3	2	....	....	1	322
7 Bonfield	1	2	..	2	.....	700	2	....	....	....	....	....	2	....	....	....	....	113
8 Brockville	1	8	..	8	.....	356	....	6	....	....	....	6	....	....	....	2	....	344
9 Cache Bay	1	2	..	2	.....	750	2	....	....	....	....	....	1	1	....	....	....	121
10 Campbellford	1	3	..	3	.....	533	....	3	....	....	....	3	....	....	....	....	....	77
11 Charlton	1	1	..	1	.....	1,200	....	1	....	....	....	1	....	....	....	....	....	44
12 Chelmsford	1	5	1	4	1,100	1,125	3	1	1	....	1	1	2	....	....	....	....	205
13 Cobalt	2	13	..	13	.....	742	5	6	....	....	....	6	....	4	....	....	3	749
14 Cobourg	1	4	..	4	.....	700	....	4	....	....	....	4	....	....	....	....	....	165
15 Cochrane	1	7	..	7	.....	468	1	....	....	....	....	....	1	....	....	....	6	373
16 Collingwood	1	2	..	2	.....	950	....	2	....	....	....	2	....	....	....	....	....	77
17 Cornwall	4	20	5	15	540	553	7	10	....	....	....	10	4	....	....	3	3	1,148
18 Dundas	1	3	..	3	.....	483	2	1	....	....	....	1	....	....	....	2	....	155
19 Eastview	2	14	1	13	1,500	469	8	....	....	....	....	....	8	1	....	....	5	719
20 Ford	5	16	..	16	.....	506	4	7	....	....	....	7	6	1	..	1	1	803
21 Fort Frances	1	5	..	5	.....	500	....	....	....	....	....	....	1	....	....	....	4	224
22 Gananoque	1	4	..	4	.....	525	....	3	....	....	....	3	....	....	....	1	....	181
23 Goderich	1	2	..	2	.....	375	....	1	....	....	....	1	....	....	....	1	....	89
24 Hanover	1	2	..	2	.....	750	....	2	....	....	....	2	....	....	....	....	....	98
25 Haileybury	1	3	..	3	.....	683	....	1	....	....	....	1	....	....	....	....	2	328
26 Hawkesbury	3	28	10	18	450	294	6	1	....	....	....	1	4	2	....	....	21	1,220
27 Hespeler	1	2	..	2	.....	900	....	1	....	....	....	1	....	....	....	1	....	57
28 Ingersoll	1	4	..	4	.....	575	....	4	....	....	....	4	....	....	....	....	....	138
29 Iroquois Falls	1	4	..	4	.....	1,450	....	4	....	....	....	4	....	....	....	....	....	135
30 Kearney	1	1	..	1	.....	1,150	....	1	....	....	....	1	....	....	....	....	....	43
31 Keewatin	1	1	..	1	.....	900	....	1	....	....	....	1	....	....	....	....	....	36
32 Kenora	1	5	..	5	.....	500	1	....	....	....	....	....	1	2	....	....	2	266
33 Lindsay	2	8	1	7	1,600	629	....	8	....	....	....	8	....	....	....	....	....	344
34 Little Current	1	1	..	1	.....	1,100	....	1	....	....	....	1	....	....	....	....	....	61
35 Massey	1	2	..	2	.....	875	1	1	....	....	....	1	1	....	....	....	....	106
36 Mattawa	1	7	1	6	1,500	583	3	3	1	....	1	3	1	....	....	....	2	336
37 Merritton	1	2	..	2	.....	925	....	2	....	....	....	2	....	....	....	....	....	82
38 Mount Forest	1	2	..	2	.....	700	....	2	1	....	1	....	....	....	....	1	....	91
39 New Liskeard	2	2	..	2	.....	400	....	....	....	....	....	....	....	....	....	....	2	119
40 Newmarket	1	2	..	2	.....	850	....	2	....	....	....	2	....	....	....	....	....	89
41 North Bay	3	21	..	21	.....	710	4	11	....	....	....	11	5	....	....	....	5	1,211
42 Oakville	1	1	..	1	.....	900	....	....	1	....	1	....	....	....	....	....	....	59
43 Orillia	1	4	..	4	.....	500	....	3	....	....	....	3	....	....	....	1	....	215
44 Oshawa	1	5	..	5	.....	750	....	4	....	....	....	4	....	....	....	1	....	306
45 Paris	1	2	..	2	.....	600	1	1	....	....	....	1	....	....	....	1	....	73
46 Parkhill	1	1	..	1	.....	950	....	1	....	....	....	1	....	....	....	....	....	31
47 Pembroke	1	15	..	15	.....	667	3	12	....	....	....	12	2	....	....	1	....	699
48 Perth	1	4	..	4	.....	612	....	4	....	....	....	4	....	....	....	....	....	203
49 Picton	1	1	..	1	.....	800	....	1	....	....	....	1	....	....	....	....	....	29
50 Prescott	1	4	..	4	.....	562	....	3	....	....	....	3	....	....	....	....	1	141
51 Preston	1	5	..	5	.....	550	1	2	....	....	....	2	1	....	....	2	....	272
52 Rainy River	1	1	..	1	.....	900	....	1	....	....	....	....	....	1	....	....	....	49
53 Renfrew	1	11	..	11	.....	527	3	8	....	....	1	7	....	....	....	3	....	495
54*Rockland	2	17	..	17	.....	308	10	....	....	....	....	....	6	4	..	2	5	859

*No report received; figures of a former year.

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Boys	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I, or Primer	First Reader, Part II, or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book	Art	Geography	Music
1	281	325	450	78	....	157	91	95	151	112	.....	606	606	606
2	56	58	96	97	....	19	20	21	29	25	.....	114	96	114
3	168	194	280	85	....	71	49	53	88	71	30	349	191	362
4	210	219	361	95	....	115	76	83	95	60	.....	429	314	429
5	80	61	94	93	....	29	19	25	35	33	.....	141	112	141
6	143	179	251	92	....	108	60	60	55	39	.....	322	322	322
7	59	54	69	84	27	7	7	34	21	17	.....	113	72	113
8	184	160	249	86	....	59	50	73	81	81	.....	344	344	344
9	71	50	91	96	....	84	3	14	10	10	.....	121	121	121
10	39	38	58	95	....	22	6	12	15	22	.....	77	77	77
11	21	23	29	89	....	16	4	9	9	6	.....	44	28	44
12	95	110	146	72	....	40	39	43	39	35	9	205	205	205
13	423	326	463	85	141	147	109	136	139	71	6	749	704	749
14	75	90	110	87	....	39	19	24	32	51	.....	165	165	165
15	220	153	245	80	105	80	17	105	42	24	.....	373	268	373
16	42	35	53	92	....	15	11	12	15	24	.....	77	62	77
17	564	584	998	90	....	365	259	266	178	80	.....	1,148	783	1,148
18	70	85	119	88	....	30	37	21	35	32	.....	155	155	155
19	307	412	531	78	....	314	145	173	66	21	.....	719	405	719
20	378	425	562	82	....	298	112	163	159	71	.....	803	405	803
21	103	121	168	92	50	20	39	37	39	39	.....	224	115	224
22	92	89	167	92	....	28	20	49	45	39	.....	181	181	181
23	44	45	66	78	....	22	11	12	20	24	.....	89	67	89
24	55	43	72	86	....	18	14	15	23	28	.....	98	80	98
25	177	151	288	76	62	63	51	72	49	31	.....	328	266	328
26	589	631	971	93	....	395	217	341	154	70	43	1,062	1,062	859
27	31	26	43	77	....	15	.....	11	19	12	.....	57	42	57
28	73	65	114	93	....	31	9	25	35	38	.....	138	138	138
29	61	74	96	92	....	44	29	20	27	15	.....	135	91	135
30	25	18	30	96	....	13	4	7	5	12	2	43	30	43
31	17	19	21	72	....	23	6	3	1	3	.....	16	8	16
32	138	128	187	93	....	65	46	57	55	43	.....	266	201	266
33	174	170	264	91	....	60	39	70	81	94	.....	344	344	344
34	30	31	34	95	....	22	7	18	12	2	.....	61	39	61
35	44	62	77	76	....	37	13	27	17	12	.....	106	106	106
36	132	204	247	97	....	118	39	54	56	49	20	336	336	336
37	43	39	56	83	....	29	21	4	12	16	.....	82	82	82
38	43	48	67	73	....	16	9	16	25	25	.....	91	75	91
39	61	58	70	92	....	29	29	23	29	9	.....	119	90	119
40	52	37	66	91	....	29	6	14	19	21	.....	89	60	89
41	544	667	853	91	....	289	225	217	214	266	.....	1,211	1,211	1,211
42	29	30	36	88	....	14	9	4	15	17	.....	59	45	59
43	104	111	159	91	....	47	25	48	50	45	.....	215	215	215
44	158	148	208	91	....	80	48	57	58	63	.....	306	306	306
45	38	35	62	90	....	16	13	11	26	7	.....	73	73	73
46	19	12	19	80	....	8	7	5	7	4	.....	31	23	31
47	385	314	492	98	....	176	87	117	165	154	.....	699	699	699
48	104	99	166	98	....	28	25	45	46	59	.....	203	203	203
49	10	19	18	93	....	10	1	7	7	4	.....	29	29	29
50	85	56	113	89	....	23	19	26	35	38	.....	141	141	141
51	134	138	217	80	....	50	49	61	51	61	.....	272	222	272
52	23	26	32	71	....	30	7	8	4	.....	.....	49	10	49
53	252	243	416	98	....	117	66	86	117	109	.....	495	378	495
54	401	458	637	.....	....	254	180	202	172	51	.....	859	859	859

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

	Towns	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
1	Alexandria	606	606	112	485	485	606	606	606	....	....	....	....
2	Almonte	114	114	35	35	75	114	114	114	....	....	....	....
3	Amherstburg	362	362	71	109	242	362	332	362	....	15	30	7
4	Arnprior	429	429	60	348	238	238	238	429	....	....	....	....
5	Barrie	141	141	33	46	93	141	141	141	....	....	....	....
6	Blind River	322	322	39	39	322	322	322	322	....	....	....	....
7	Bonfield	92	113	17	113	113	113	113	113	....	....	....	....
8	Brockville	344	344	81	121	259	344	344	....	....	....	....	....
9	Cache Bay	121	121	10	121	121	121	121	121	....	....	....	....
10	Campbellford	77	77	22	37	59	77	77	77	....	....	....	....
11	Charlton	44	28	6	15	25	44	44	44	....	....	....	....
12	Chelmsford	205	205	44	44	205	205	205	205	....	9	9	....
13	Cobalt	749	749	155	442	639	749	749	749	....	6	6	6
14	Cobourg	165	165	83	65	110	165	165	165	....	....	....	....
15	Cochrane	171	268	24	124	178	373	373	373	....	....	....	....
16	Collingwood	77	77	24	29	51	77	77	77	....	....	....	....
17	Cornwall	1,148	1,148	80	783	783	783	1,148	1,148	....	....	....	....
18	Dundas	155	155	32	67	67	155	155	155	....	....	....	....
19	Eastview	719	719	21	21	260	719	719	719	....	....	....	....
20	Ford	426	803	150	71	393	405	803	803	....	....	....	....
21	Fort Frances	115	115	78	39	78	224	224	224	....	....	....	....
22	Gananoque	181	181	39	59	63	181	181	181	....	....	....	....
23	Goderich	89	89	24	36	56	89	89	89	....	....	....	....
24	Hanover	98	98	28	39	66	98	98	98	....	....	....	....
25	Haileybury	328	328	31	152	201	328	328	328	....	....	....	....
26	Hawkesbury	821	886	794	44	755	800	783	855	38	61	17	....
27	Hespeler	57	57	12	20	42	57	57	57	....	....	....	....
28	Ingersoll	138	138	38	73	73	138	138	138	....	....	....	....
29	Iroquois Falls	135	135	42	15	42	135	135	135	....	....	....	....
30	Kearney	43	43	19	19	26	30	30	43	....	....	2	2
31	Keewatin	16	16	.....	1	4	16	16	16	....	....	....	....
32	Kenora	266	266	43	155	155	266	266	266	....	....	....	....
33	Lindsay	344	344	94	94	175	344	344	344	....	....	....	....
34	Little Current	39	39	14	10	22	61	61	61	....	....	....	....
35	Massey	106	106	12	12	106	106	106	106	....	....	....	....
36	Mattawa	336	336	50	50	91	336	336	336	....	....	14	14
37	Merritton	82	82	16	28	28	82	82	82	....	....	....	....
38	Mount Forest	91	91	25	33	66	91	91	91	....	....	....	....
39	New Liskeard	90	90	9	18	18	119	90	119	....	....	....	....
40	Newmarket	89	89	21	29	54	89	89	89	....	....	....	....
41	North Bay	1,211	1,211	266	266	480	1,211	1,211	1,211	....	....	....	....
42	Oakville	59	59	17	25	36	59	59	59	....	....	....	....
43	Orillia	215	215	45	45	95	215	215	215	....	....	....	....
44	Oshawa	306	306	63	178	178	306	306	306	....	....	....	....
45	Paris	73	73	7	33	33	73	73	73	....	....	....	....
46	Parkhill	31	31	4	11	16	31	31	31	....	....	....	....
47	Pembroke	699	699	227	319	319	629	629	629	....	....	....	....
48	Perth	203	203	59	175	175	203	203	203	....	....	....	....
49	Picton	29	29	5	18	18	29	29	29	....	....	....	....
50	Prescott	141	141	38	73	141	141	141	141	....	....	....	....
51	Preston	272	272	61	88	173	272	272	272	....	....	....	....
52	Rainy River	10	10	10	8	8	49	49	49	....	....	....	....
53	Renfrew	495	495	109	68	117	495	495	495	....	....	....	....
54	Rockland	859	859	223	51	859	859	859	859	....	....	....	....

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book inclusive)	Elementary Science	Commercial Subjects	Agriculture	Manual Training	Household Science	Miscellaneous							
										Schools where Medical Inspection is in force	Schools where Nurse Insp. with Medical Supervision is in force	Schools where Nurse Inspection only is in force	Total number of Nurses employed	Schools where Dental Inspection is in force	No. of Schools with a Library	No. of Volumes	Value of Libraries
1	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	300	$ 400
2	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	132	129
3	16	..	14	100	23	5	94	.....	....	.....	.....	.....	....	....	....	2	1,519	691
4	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	2	811	187
5	...	..	.....	.....	....	....	....	.....	....	.....	.....	1	1	....	....	1	492	468
6	...	..	.....	301	....	....	....	.....	....	1	1	.....	1	1	....	1	237	132
7	...	..	.....	113	....	....	....	.....	....	.....	.....	.....	....	....	....	1	24	7
8	...	..	.....	.....	....	....	31	.....	....	.....	.....	.....	....	....	....	1	1,100	638
9	...	..	.....	121	....	....	....	.....	....	.....	.....	.....	....	....	....	1	67	26
10	...	..	.....	.....	....	....	37	.....	....	.....	.....	.....	....	....	....	.....	.....	.....
11	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	.....	.....	.....
12	...	..	9	196	9	....	....	.....	....	1	.....	.....	....	....	....	1	110	137
13	6	..	6	378	6	....	....	.....	....	1	.....	1	1	....	....	2	355	203
14	...	..	.....	.....	....	....	....	.....	24	.....	.....	1	1	....	....	1	1,222	753
15	...	..	.....	302	....	....	....	.....	....	.....	.....	.....	....	....	....	1	143	66
16	...	..	.....	.....	....	....	39	23	16	.....	.....	.....	....	....	....	1	586	254
17	...	..	.....	395	....	....	....	.....	....	.....	.....	.....	....	....	....	3	950	200
18	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	305	137
19	...	..	.....	719	....	....	....	.....	....	.....	.....	.....	....	....	....	.....	.....	.....
20	...	..	.....	547	....	....	71	.....	....	.....	.....	.....	.....	1	....	1	500	302
21	...	..	.....	52	....	....	....	.....	....	.....	.....	.....	....	....	....	1	225	182
22	...	..	.....	.....	....	....	....	.....	....	1	.....	.....	....	....	....	.....	.....	.....
23	...	..	.....	.....	....	....	....	.....	....	.....	.....	1	1	....	....	1	432	162
24	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	139	71
25	...	..	.....	164	....	....	....	.....	....	.....	.....	.....	....	....	....	.....	.....	.....
26	16	..	61	1,147	23	38	....	.....	....	.....	.....	.....	....	....	....	2	1,356	787
27	...	..	.....	.....	....	....	31	.....	....	.....	.....	1	1	....	....	1	150	50
28	...	..	.....	.....	....	....	38	.....	....	.....	.....	.....	....	....	....	1	311	252
29	...	..	.....	45	....	....	....	.....	....	1	.....	.....	....	....	....	1	154	135
30	...	2	.....	.....	....	....	30	.....	....	.....	.....	.....	....	....	....	1	153	72
31	...	..	.....	.....	....	....	5	.....	....	.....	.....	.....	....	....	....	1	158	29
32	...	..	.....	104	....	....	....	.....	....	.....	.....	.....	....	....	....	1	510	498
33	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	2	2,100	1,800
34	...	..	.....	.....	....	....	10	.....	....	1	1	.....	1	1	....	1	318	808
35	...	..	.....	65	....	....	....	.....	....	.....	.....	.....	....	....	....	1	166	36
36	17	17	.....	17	316	15	70	.....	....	.....	.....	.....	....	....	....	1	1,062	361
37	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	143	74
38	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	294	85
39	...	..	.....	116	....	....	....	.....	....	.....	.....	.....	....	....	....	1	42	41
40	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	....	....	....	1	277	160
41	...	..	.....	.....	....	....	144	.....	....	.....	.....	3	1	....	....	3	464	242
42	...	..	.....	.....	....	....	32	.....	....	.....	.....	1	1	1	....	1	72	22
43	...	..	.....	.....	....	....	95	.....	....	.....	.....	.....	.....	.....	....	1	405	394
44	...	..	.....	.....	....	....	....	.....	....	1	1	.....	1	....	....	1	677	308
45	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	.....	....	....	1	282	159
46	...	..	.....	.....	....	....	11	.....	....	.....	.....	.....	.....	....	....	1	124	39
47	...	..	.....	162	....	....	....	.....	....	.....	.....	.....	.....	....	....	1	1,642	564
48	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	.....	....	....	1	642	288
49	...	..	.....	.....	....	....	....	.....	....	.....	.....	1	1	....	....	1	110	40
50	...	..	.....	.....	....	....	103	.....	....	.....	.....	.....	.....	....	....	1	885	860
51	...	..	.....	.....	....	....	....	.....	....	.....	.....	.....	.....	....	....	1	1,335	900
52	...	..	.....	42	....	....	....	.....	....	.....	.....	.....	.....	....	....	1	60	60
53	...	..	.....	.....	....	....	....	.....	....	.....	.....	1	....	....	1	1	608	343
54	...	..	.....	859	....	....	....	859	....	.....	.....	.....	.....	....	....	.....	.....	.....

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

Towns	No. of Schools	Teachers																Number of Pupils on the Roll
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended Normal School in Ontario	No. who have ever attended the Normal College or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District	Kindergarten-Primary	Permanent Ungraded	Temporary	
55 St. Mary's	1	2	...	2	$...	$500	....	2	....	....	....	2	....	....	....	....	....	53
56 Sandwich	4	10	...	10	....	555	3	7	....	....	....	7	3	....	....	....	....	545
57 Seaforth	1	2	...	2	....	995	....	2	....	....	....	2	....	....	....	....	....	92
58 Smith's Falls	1	6	...	6	....	458	....	6	....	....	....	6	....	....	....	....	....	256
59 SturgeonFalls	1	20	...	20	....	655	16	1	....	....	....	1	9	7	....	....	3	1,036
60 Sudbury	7	30	...	30	....	863	17	13	....	....	....	13	10	2	....	....	5	1,393
61 Tecumseh	1	5	...	5	....	720	4	1	....	....	....	1	4	....	....	....	....	264
62 Thorold	1	8	...	8	....	750	1	6	1	....	1	7	....	....	....	....	....	472
63 Tilbury	1	6	...	6	....	417	3	1	....	....	....	1	3	2	....	....	....	327
64 Timmins	4	16	...	16	....	850	5	4	....	....	....	4	5	....	....	....	7	808
65 Trenton	1	5	...	5	....	530	....	4	....	....	....	4	....	....	....	1	....	260
66 Vankleek Hill	1	6	...	6	....	321	4	....	....	....	....	....	6	....	....	....	....	208
67 Walkerton	1	5	...	5	....	650	....	4	1	2	1	1	1	....	....	2	....	247
68 Walkerville	1	5	...	5	....	350	1	4	....	....	....	4	....	1	....	....	....	270
69 Wallaceburg	1	6	...	6	....	400	....	6	....	....	....	6	....	....	....	....	....	337
70 Waterloo	1	7	...	7	....	600	....	3	....	....	....	3	....	....	....	4	....	354
71 Weston	1	2	...	2	....	800	....	1	1	....	1	1	....	....	....	....	....	117
72 Whitby	1	1	...	1	....	900	....	1	....	....	....	1	....	....	....	....	....	72
Totals	103	464	19	445	679	603	135	219	7	2	8	212	90	32	...	40	82	22863
Totals																		
1 Rural Schools	389	531	20	511	989	780	246	182	12	4	21	171	177	46	...	13	103	20845
2 Cities	145	920	80	840	933	719	234	582	53	22	56	580	138	8	10	99	29	42974
3 Towns	103	464	19	445	679	603	135	219	7	2	8	212	*90	32	...	40	82	22863
4 Villages	19	43	...	43	....	727	10	25	3	1	3	24	8	...	...	4	4	1,864
5 Grand Totals, 1922	656	1958	119	1839	902	708	625	1008	75	29	88	987	413	86	10	156	218	88546
6 Grand Totals, 1921	621	1848	113	1735	885	686	646	929	73	26	75	906	366	89	5	177	230	83977
7 Increases	35	110	6	104	17	22	....	79	2	3	13	81	47	...	5	...	....	4,569
8 Decreases	...	....	...	....	....	....	21	....	....	....	....	....	....	3	...	21	12	.....
9 Percentages	...	....	6.0	93.9	....	....	31.9	51.4	3.8	1.4	4.5	50.4	21.1	4.4	.5	7.9	11.1	.....

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Boys	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I, or Primer	First Reader, Part II, or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book	Art	Geography	Music
55	22	31	38	91	....	10	12	10	11	10	.....	53	43	53
56	308	237	369	88	....	215	58	88	85	99	.....	545	330	545
57	54	38	78	92	....	9	15	23	15	30	.....	92	83	92
58	123	133	217	86	....	46	43	52	45	70	.....	256	256	256
59	530	506	704	87	368	172	163	115	78	140	.....	1,036	936	1,036
60	708	685	990	95	157	283	193	316	263	181	.....	1,393	1,393	1,393
61	139	125	182	72	....	91	38	52	40	43	.....	264	264	264
62	242	230	334	92	....	81	117	108	100	66	.....	472	472	472
63	167	160	260	98	....	110	60	62	47	48	.....	327	327	327
64	396	412	419	70	....	270	200	148	113	77	.....	808	538	808
65	132	128	185	72	....	73	53	40	44	50	.....	260	260	260
66	98	110	176	85	....	78	30	46	34	20	.....	208	208	208
67	135	112	174	81	....	34	30	50	52	46	35	247	178	247
68	141	129	179	90	....	63	38	68	51	50	.....	270	270	270
69	163	174	231	88	....	98	60	65	57	57	.....	337	239	337
70	165	189	268	76	....	57	56	53	88	100	.....	354	297	354
71	58	59	75	87	....	28	24	18	26	21	.....	117	89	117
72	32	40	53	87	....	26	15	9	8	14	.....	72	72	72
	11,369	11,494	16,719	87.16	910	5,978	3,708	4,514	4,141	3,467	145	22,672	19,517	22,482
1	10,540	10,305	13,981	81.44	503	6,984	3,376	3,661	3,097	2,533	691	19,721	15,915	18,326
2	21,929	21,045	32,808	85.42	484	9,713	6,654	8,154	8,682	7,203	2,084	42,790	39,356	42,974
3	11,369	11,494	16,719	87.16	910	5,978	3,708	4,514	4,141	3,467	145	22,672	19,517	22,482
4	890	974	1,389	87.05	....	457	249	335	389	368	66	1,849	1,606	1,864
5	44,728	43,818	64,897	84.98	1897	23132	13987	16664	16309	13571	2,986	87,032	76,394	85,646
6	42,140	41,837	60,079	85.90	2066	23449	13578	15277	14934	11848	2,825	80,842	72,021	80,424
7	2,588	1,981	4,818	.....	....	.....	409	1,387	1,375	1,723	161	6,190	4,373	5,222
8	.....	.....	.....	.92	169	317	.....	.....	.....	.....	.....	.....	.....	.....
9	50.51	49.48	73.29	.....	2.14	26.12	15.79	18.81	18.41	15.32	3.37	98.29	86.28	96.72

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE,

Towns	Literature	Composition	Grammar	English History	Canadian History	Physiology and Hygiene	Nature Study	Physical Culture	Bookkeeping	Arithmetic and Mensuration	Algebra	Geometry
55 St. Mary's	53	53	10	14	31	53	53	53	....	....	....	....
56 Sandwich	330	330	99	54	330	545	545	545	....	....	....	....
57 Seaforth	92	92	30	35	68	92	92	92	....	....	....	....
58 Simth's Falls	256	256	70	210	120	256	256	256	....	....	....	....
59 Sturgeon Falls	678	1,036	140	328	678	1,036	1,036	1,036	....	....	....	....
60 Sudbury	1,393	1,393	185	542	572	1,393	1,393	1,393	....	....	....	....
61 Tecumseh	135	135	83	43	83	264	264	264	....	....	....	....
62 Thorold	472	472	66	166	166	472	472	472	....	....	....	....
63 Tilbury	327	327	48	95	95	95	327	327	....	....	....	....
64 Timmins	538	538	77	190	313	808	808	808	....	....	....	....
65 Trenton	260	260	50	134	134	260	260	260	....	....	....	....
66 Vankleek Hill	128	208	20	54	100	208	208	208	....	....	....	....
67 Walkerton	247	247	81	70	183	247	212	247	....	35	35	35
68 Walkerville	270	270	50	50	270	270	270	270	....	....	....	....
69 Wallaceburg	337	337	57	114	179	337	337	337	....	....	....	....
70 Waterloo	354	354	100	135	241	354	354	354	....	....	....	....
71 Weston	117	117	21	27	65	117	117	117	....	....	....	....
72 Whitby	72	72	22	31	31	72	72	72	....	....	....	....
Totals	20,593	21,575	4,811	7,691	13,236	21,154	22,038	22,064	38	126	113	64
Totals												
1 Rural Schools	17,004	17,985	4,998	4,707	11,937	17,340	16,758	20,098	26	365	394	287
2 Cities	40,729	42,453	15,921	21,518	23,938	40,788	40,795	42,974	461	1608	1841	1690
3 Towns	20,593	21,575	4,811	7,691	13,236	21,154	22,038	22,064	38	126	113	64
4 Villages	1,599	1,838	539	732	1,052	1,598	1,628	1,777	....	25	49	27
5 Grand Totals, 1922	79,925	83,851	26,269	34,648	50,163	80,880	81,219	86,913	525	2124	2397	2068
6 Grand Totals, 1921	76,425	79,632	23,473	31,941	46,368	77,879	77,919	81,770	2449	2088	2394	2005
7 Increases	3,500	4,219	2,796	2,707	3,795	3,001	3,300	5,143	....	36	3	63
8 Decreases	.....	.....	.....	.....	.....	.....	.....	.....	1924	....	....	....
9 Percentages	90.26	94.70	29.67	39.13	56.65	91.34	91.72	98.16	.59	2.40	2.71	2.33

SEPARATE SCHOOLS (Continued)

PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

	Latin	German	French (beyond 4th Book)	French (Primer to 4th Book inclusive)	Elementary Science	Commercial Subjects	Agriculture	Manual Training	Household Science	Miscellaneous							
										Schools where Medical Inspection is in force	Schools where Nurse Insp. with Medical Supervision is in force	Schools where Nurse Inspection only is in force	Total number of Nurses employed	Schools where Dental Inspection is in force	No. of Schools with a Library	No. of Volumes	Value of Libraries
55	...	...	.....	.....	...	...	...	...	...	...	.....	1	1	....	1	125	$ 77
56	...	...	.....	487	...	...	...	...	...	2	2	.....	1	....	1	500	302
57	...	...	.....	.....	...	...	45	...	...	...	.....	.....	...	....	1	212	264
58	...	...	.....	.....	...	...	...	...	...	...	.....	.....	...	....	1	207	249
59	...	...	.....	907	...	...	...	...	...	...	.....	1	1	....	1	750	510
60	...	...	.....	886	...	...	68	...	...	...	.....	.....	...	....	3	1,919	761
61	...	...	.....	233	...	...	43	...	...	...	.....	.....	...	....	1	718	255
62	...	...	.....	.....	...	...	66	...	...	...	.....	1	1	....	1	1,224	757
63	...	...	.....	310	...	...	...	...	...	...	.....	.....	...	....	1	450	177
64	...	...	.....	642	...	...	...	...	...	1	.....	1	...	....	1	98	131
65	...	...	.....	.....	...	...	...	...	...	...	.....	.....	...	....	1	356	304
66	...	...	.....	208	...	...	...	...	...	...	.....	.....	...	....	1	315	204
67	35	...	35	.....	35	...	87	...	...	...	.....	.....	...	....	1	809	856
68	...	...	.....	.....	...	...	37	...	...	...	.....	.....	...	1	1	161	190
69	...	...	.....	.....	...	...	57	...	...	...	.....	.....	...	....	1	859	511
70	...	...	.....	.....	...	...	188	...	...	...	1	.....	1	....	1	974	803
71	...	...	.....	.....	...	...	47	...	...	...	.....	1	1	....	1	98	16
72	...	...	.....	.....	...	...	...	...	...	...	.....	.....	...	....	1	8	10
	90	19	125	9,618	612	58	1479	882	40	10	6	16	18	5	77	33,932	20929
1	407	27	574	13961	454	8	2406	504	369	20	1	3	2	3	278	44,432	18829
2	1,478	1	1,729	4,834	1029	385	3632	3341	2022	78	92	10	27	93	135	65,664	38406
3	90	19	125	9,618	612	58	1479	882	40	10	6	16	18	5	77	33,932	20927
4	66	36	14	529	25	24	337	....	109	3	1	.....	1	3	16	3,849	2,427
5	2,041	83	2,442	28942	2120	475	7854	4727	2540	111	100	29	48	104	506	147877	80589
6	1,529	55	2,266	29445	1386	303	7415	2794	2194	73	100	28	51	83	523	131827	65912
7	512	28	176	.....	734	172	439	1933	346	38	.....	1	....	21	....	16,050	14677
8	...	...	.....	503	....	...	...	....	....	...	.....	.....	3	....	17	.....	.....
9	2.30	.09	2.76	32.69	2.39	.54	8.87	5.34	2.87	.12	.11	.03	....	.11	.57	.....	.....

ROMAN CATHOLIC SCHOOLS (Concluded)

ATTENDANCE BY AGE, SEX AND GRADE

Cities, Towns and Incorporated Villages		5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten-Primary	Boys..	148	229	174	74	46	...	...	...	...	...	...	...	...	...	...	671
	Girls..	157	207	159	52	34	...	...	...	...	...	...	...	...	...	...	609
Primer	Boys..	751	3,035	2,335	1,106	436	207	68	31	50	...	...	...	...	...	...	8,019
	Girls..	705	2,974	2,317	994	339	139	58	28	20	...	...	...	...	...	...	7,574
First Book	Boys..	...	287	1,288	1,625	1,201	458	216	118	68	23	6	...	...	...	...	5,290
	Girls..	...	271	1,408	1,569	1,072	397	184	87	35	23	4	...	...	...	...	5,050
Junior Second Book	Boys..	...	...	112	527	602	512	283	150	75	34	29	...	...	...	...	2,324
	Girls..	...	...	136	483	678	522	271	119	56	24	9	...	...	...	...	2,298
Senior Second Book	Boys..	...	...	72	730	1,100	966	455	288	174	72	32	8	...	...	...	3,897
	Girls..	...	...	65	690	1,179	1,054	405	263	137	71	18	4	...	...	...	3,886
Junior Third Book	Boys..	...	...	1	84	458	858	909	716	349	165	60	16	...	...	...	3,616
	Girls..	...	...	2	83	488	904	864	599	348	128	29	7	...	...	...	3,452
Senior Third Book	Boys..	...	...	...	5	133	400	630	750	506	315	117	23	2	...	...	2,881
	Girls..	...	...	...	4	105	423	709	800	526	312	77	13	2	...	...	2,971
Junior Fourth Book	Boys..	...	...	...	...	12	88	359	596	653	505	149	32	7	...	...	2,401
	Girls..	...	...	...	...	8	81	431	608	688	495	124	32	4	...	...	2,471
Senior Fourth Book	Boys..	...	...	...	...	...	5	69	374	638	662	325	105	24	4	...	2,206
	Girls..	...	...	...	...	...	6	69	403	639	666	384	159	28	5	...	2,359
Junior Fifth Class	Boys..	...	...	...	...	...	1	4	5	76	68	75	61	36	6	1	333
	Girls..	...	...	...	...	...	3	3	22	84	148	96	72	37	8	1	474
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	2	10	41	71	26	11	18	...	179
	Girls..	...	...	...	...	...	...	...	1	11	54	80	58	44	19	2	269
Totals by Sexes	Boys..	899	3,551	3,982	4,151	3,988	3,495	2,993	3,030	2,599	1,885	864	271	80	28	1	31,817
	Girls..	862	3,452	4,087	3,875	3,903	3,529	2,994	2,930	2,544	1,921	821	345	115	32	3	31,413
Grand Totals, Urban Schools, 1922.....	.....	1,761	7,003	8,069	8,026	7,891	7,024	5,987	5,960	5,143	3,806	1,685	616	195	60	4	63,230

Rural Schools		5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. & over	Totals
Kindergarten-Primary	Boys..	21	70	69	61	52	...	...	...	...	...	...	...	...	...	...	273
	Girls..	27	73	44	38	33	...	...	...	...	...	...	...	...	...	...	215
Primer	Boys..	321	763	826	585	358	188	83	52	40	...	...	...	...	...	...	3,216
	Girls..	369	727	739	472	312	130	61	42	28	...	...	...	...	...	...	2,880
First Book	Boys..	...	25	183	381	339	296	158	99	45	33	6	...	...	...	...	1,565
	Girls..	...	37	197	362	330	228	128	82	31	15	4	...	...	...	...	1,414
Junior Second Book	Boys..	...	...	11	118	192	211	224	123	79	33	18	...	...	...	...	1,009
	Girls..	...	...	22	117	213	181	142	114	56	26	6	...	...	...	...	877
Senior Second Book	Boys..	...	...	4	46	132	167	177	164	101	57	18	3	...	...	...	869
	Girls..	...	...	16	86	157	165	145	127	78	27	11	3	...	...	...	815
Junior Third Book	Boys..	...	...	...	12	64	138	158	188	129	80	30	6	...	...	...	805
	Girls..	...	...	...	19	75	175	160	158	117	64	20	4	...	...	...	792
Senior Third Book	Boys..	...	...	...	...	5	64	111	170	146	121	49	14	1	...	...	681
	Girls..	...	...	...	4	18	83	127	141	137	88	29	6	...	...	...	633
Junior Fourth Book	Boys..	...	...	...	1	2	26	77	129	123	116	48	24	3	...	...	549
	Girls..	...	...	...	...	4	23	91	161	133	97	51	11	1	...	...	572
Senior Fourth Book	Boys..	...	...	...	...	...	1	15	54	135	154	95	55	11	...	...	520
	Girls..	...	...	...	...	...	1	26	88	159	189	108	44	9	1	...	625
Junior Fifth Class	Boys..	...	...	...	...	...	...	4	6	31	26	21	14	3	...	...	105
	Girls..	...	...	...	...	...	...	4	15	43	67	42	33	13	2	1	220
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	1	7	18	25	22	10	4	6	93
	Girls..	...	...	...	...	...	...	1	1	16	55	48	52	27	23	4	227
Totals by Sexes	Boys..	342	858	1,093	1,204	1,144	1,091	1,007	986	836	638	310	138	28	4	6	9,685
	Girls..	396	837	1,018	1,098	1,142	986	885	929	798	628	319	153	50	26	5	9,270
Grand Totals, Rural Schools, 1922.....	.....	738	1,695	2,111	2,302	2,286	2,077	1,892	1,915	1,634	1,266	629	291	78	30	11	18,955

CONTINUATION

I. TABLE H.—FINAN

Continuation Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	Debentures	Balances and other sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Aberfoyle	426 98	426 98	750 00	.....	61 78	1,665 74
2 Acton	886 28	886 28	2,500 00	.....	163 20	4,435 76
3 Agincourt	655 76	1,403 15	1,175 00	.....	710 17	3,944 08
4 Ailsa Craig	425 89	1,364 50	2,144 75	.....	261 16	4,196 30
5 Alvinston	860 95	2,217 34	1,687 60	.....	109 00	4,874 89
6 Arkona	443 29	806 87	800 00	.....	18 76	2,068 92
7 Ayr	882 15	2,467 99	1,747 01	.....	521 13	5,618 28
8 Bancroft	2,866 69	1,166 26	.....	.....	514 08	4,547 03
9 Bath	866 90	1,292 85	900 00	.....	241 56	3,301 31
10 Beachburg	.....	.....	.....	.....	1,592 23	1,592 23
11 Beaverton	894 78	1,740 00	2,037 14	.....	105 00	4,776 92
12 Beeton	840 99	1,747 21	1,750 00	9,000 00	4,153 45	17,491 65
13 Belmont	888 00	2,581 95	1,311 25	.....	1,527 73	6,308 93
14 Blackstock	.....	.....	1,100 00	.....	.....	1,100 00
15 Blenheim	898 64	898 64	3,369 07	.....	76 00	5,242 35
16 Blind River	1,757 40	.....	2,150 00	.....	854 87	4,762 27
17 Blyth	880 44	3,059 84	600 00	.....	8 35	4,548 63
18 Bobcaygeon	.....	.....	790 02	.....	13 00	803 02
19 Bolton	453 63	453 63	1,210 02	.....	240 25	2,357 53
20 Bothwell	869 15	1,027 30	2,200 00	.....	968 39	5,064 84
21 Bowesville	417 83	417 83	600 00	.....	38 19	1,473 85
22 Bridgeburg	908 66	3,647 34	952 35	14,875 50	1,367 05	21,750 90
23 Brownsville	.....	.....	.....	474 85	1,397 32	1,872 17
24 Bruce Mines	3,304 96	.....	2,700 00	.....	813 47	6,818 43
25 Brussels	862 79	1,725 58	1,950 00	.....	2,717 19	7,255 56
26 Burk's Falls	1,803 20	.....	2,098 47	.....	150 00	4,051 67
27 Caledon East	.....	.....	.....	.....	1,354 30	1,354 30
28 Cannington	872 27	1,748 96	1,337 43	559 44	1,836 88	6,354 98
29 Cardinal	894 70	1,294 70	1,880 16	.....	.....	4,069 56
30 Carp	867 45	867 45	1,700 00	.....	934 86	4,369 76
31 Claremont	832 80	1,561 81	1,181 25	.....	56 40	3,632 26
32 Clifford	902 10	1,247 53	2,630 29	.....	60 40	4,840 32
33 Cobden	407 75	650 85	1,077 13	.....	.....	2,135 73
34 Cochrane	878 98	.....	2,200 00	.....	61 72	3,140 70
35 Coldwater	886 89	3,154 79	.....	.....	295 57	4,337 25
36 Comber	857 70	852 15	1,800 00	.....	710 65	4,220 50
37 Cookstown	892 29	1,508 02	500 00	.....	1,045 96	3,946 27
38 Copetown	.....	.....	750 00	.....	733 66	1,483 66
39 Creemore	882 15	1,263 97	2,636 41	.....	101 00	4,883 53
40 Danforth Park	.....	.....	879 81	.....	.....	879 81
41 Delaware	870 68	4,399 84	1,000 00	1,269 56	428 59	7,968 67
42 Delhi	452 28	960 90	17,909 69	.....	76 30	19,399 17
43 Denbigh	720 75	662 74	385 00	.....	301 81	2,070 30
44 Devizes	418 50	418 50	600 00	.....	555 15	1,992 15
45 Dorchester	828 78	1,450 36	4,500 01	.....	570 66	7,349 81
46 Drayton	2,125 82	3,682 81	1,586 07	.....	363 47	7,758 17
47 Dresden	769 58	.....	4,120 00	.....	279 15	5,168 73
48 Drumbo	628 61	628 61	1,837 83	.....	963 00	4,058 05
49 Dryden	2,213 82	.....	1,661 52	.....	.....	3,875 34
50 Eganville	880 65	2,249 95	1,808 16	.....	300 73	5,239 49
51 Eganville (R.C.S.S)	676 23	1,387 04	505 00	.....	1,407 82	3,976 09
52 Elmvale	906 47	2,419 47	1,000 00	.....	1,788 43	6,114 37
53 Ennismore	696 95	1,477 37	800 00	.....	276 30	3,250 62
54 Erin	.....	449 02	1,444 88	.....	306 10	2,200 00
55 Espanola	918 28	.....	767 00	.....	1,162 26	2,847 54

SCHOOLS

CIAL STATEMENT

	Expenditure					
	Teachers' Salaries	Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, stationery, fuel, examinations and other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	1,270 00	50 00	.....	194 96	142 70	1,657 66
2	3,220 00	105 00	195 99	89 41	738 33	4,348 73
3	1,908 94	240 57	21 00	14 75	1,224 71	3,409 97
4	2,860 00	28 50	.....	452 24	324 95	3,665 69
5	3,440 00	205 90	232 52	352 16	644 31	4,874 89
6	1,430 00	75 00	.....	150 00	269 09	1,924 09
7	3,120 00	216 38	125 00	100 00	389 74	3,951 12
8	2,671 01	.....	.....	256 47	591 86	3,519 34
9	2,740 00	.....	.....	65 95	378 41	3,184 36
10	1,000 00	486 05	.....	31 18	75 00	1,592 23
11	3,200 00	312 35	83 87	198 36	982 34	4,776 92
12	3,040 00	10,935 14	.....	.....	706 69	14,681 83
13	3,504 25	110 20	.....	.....	225 75	3,840 20
14	520 00	.....	6 50	.....	40 32	566 82
15	3,500 00	406 75	57 50	39 45	1,238 65	5,242 35
16	3,140 00	.....	.....	.....	818 45	3,958 45
17	3,000 00	.....	.....	109 42	486 05	3,595 47
18	520 00	57 50	.....	183 02	42 50	803 02
19	1,420 00	.....	14 75	.....	876 55	2,311 30
20	2,798 00	1,200 41	79 00	141 54	750 34	4,969 29
21	1,200 00	57 18	42 15	86 25	79 35	1,464 93
22	5,940 00	13,168 27	29 42	774 48	1,838 73	21,750 90
23	640 00	280 40	.....	150 57	636 26	1,707 23
24	2,896 75	39 00	38 25	73 62	753 23	3,800 85
25	3,162 00	576 36	26 00	185 80	887 95	4,838 11
26	3,260 00	.....	35 80	62 03	693 84	4,051 67
27	560 00	342 30	173 59	196 41	82 00	3,154 30
28	2,820 00	.....	5 50	87 55	1,238 27	4,151 32
29	3,000 00	.....	.....	.....	1,069 56	4,069 56
30	3,260 00	.....	.....	106 66	617 08	3,983 74
31	3,080 00	.....	28 18	27 67	496 41	3,632 26
32	2,703 00	.....	95 09	231 21	811 02	3,840 32
33	1,500 00	394 26	22 14	38 33	181 00	2,135 73
34	2,648 00	51 52	35 70	84 18	242 40	3,061 80
35	3,140 00	.....	51 81	186 00	534 60	3,912 41
36	2,980 00	.....	.....	174 54	670 38	3,824 92
37	3,000 00	62 80	.....	.....	738 52	3,801 32
38	600 00	318 15	.....	346 86	218 65	1,483 66
39	3,740 00	232 56	45 00	86 10	779 87	4,883 53
40	770 00	.....	.....	.....	109 81	879 81
41	2,980 00	128 31	22 00	120 05	1,395 44	4,645 80
42	2,305 00	16,432 54	39 47	191 91	413 45	19,382 37
43	1,421 00	49 68	1 73	22 93	282 91	1,778 25
44	1,300 00	135 44	153 58	13 75	212 27	1,815 04
45	3,480 00	1,122 65	20 30	275 30	2,414 63	7,312 88
46	5,040 00	195 90	445 37	540 92	1,535 98	7,758 17
47	3,043 50	968 50	39 00	50 00	1,033 38	5,134 38
48	2,040 00	378 80	.....	42 94	525 92	2,987 66
49	3,202 75	100 00	25 32	181 13	366 14	3,875 34
50	3,220 00	383 61	.....	.....	567 54	4,171 15
51	1,600 00	293 38	6 00	11 95	1,020 59	2,931 92
52	3,300 00	116 33	.....	219 76	900 01	4,536 10
53	2,770 00	20 00	25 00	41 00	369 00	3,225 00
54	2,100 00	.....	.....	15 00	85 00	2,200 00
55	2,380 00	279 54	.....	29 99	57 54	2,747 07

CONTINUATION

I. TABLE H.—FINAN

Continuation Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	Debentures	Balances and other sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
56 Fenelon Falls	882 12	882 12	2,045 92	.....	169 20	3,979 36
57 Fenwick	.....	.....	175 87	.....	.....	175 87
58 Feversham	412 62	1,169 96	840 00	.....	6 59	2,429 17
59 Finch	897 56	1,717 52	4,998 72	.....	328 91	7,942 71
60 Fingal	889 91	2,224 78	1,000 00	.....	833 83	4,948 52
61 Florence	.....	.....	1,025 00	.....	.....	1,025 00
62 Frankford	852 60	2,140 27	2,050 00	.....	187 50	5,230 37
63 Gore Bay	2,328 46	.....	2,077 44	.....	.....	4,405 90
64 Grand Valley	888 10	2,354 44	3,567 91	372 22	1,006 16	8,188 83
65 Hallville	1,977 50	.....	1,775 00	16,738 79	9,123 58	29,614 87
66 Hanover	907 82	1,642 10	4,020 88	.....	77 42	6,648 22
67 Harrow	863 00	861 80	3,870 77	.....	3,250 40	8,845 97
68 Havelock	887 41	1,047 50	3,056 90	.....	81 80	5,073 61
69 Hepworth	436 12	2,239 87	123 66	.....	4 00	2,803 65
70 Highgate	863 89	1,672 27	1,997 39	.....	3,728 19	8,261 74
71 Holstein	419 59	629 38	1,354 78	.....	793 39	3,197 14
72 Huntsville	1,802 30	.....	4,040 08	.....	268 73	6,111 11
73 Ilderton	803 45	1,519 93	1,830 36	.....	182 22	4,335 96
74 Inglewood	.....	.....	1,284 62	.....	.....	1,284 62
75 Iroquois Falls	874 04	.....	2,497 18	.....	.....	3,371 22
76 Islington	432 35	526 35	1,223 24	.....	112 26	2,294 20
77 Jarvis	455 05	1,144 05	287 06	.....	47 80	1,933 96
78 Jockvale	431 79	431 79	800 00	.....	77 55	1,741 13
79 Kars	868 30	868 30	1,675 00	.....	.....	3,411 60
80 Keewatin	1,767 40	.....	3,690 23	.....	56 50	5,514 13
81 Kenmore	877 40	1,349 69	1,528 98	.....	93 90	3,849 97
82 Kinburn	652 00	1,308 43	1,223 20	.....	144 95	3,328 58
83 Lakefield	889 75	889 75	4,300 00	.....	316 72	6,396 22
84 Lambeth	417 60	417 60	2,506 04	.....	311 73	3,652 97
85 Lanark	868 84	1,822 14	2,000 00	.....	1,736 64	6,427 62
86 Lansdowne	878 70	2,547 90	2,179 71	.....	2,014 21	7,620 52
87 Laurel	.....	.....	238 80	.....	750 17	988 97
88 Lion's Head	429 97	1,074 92	.....	.....	223 79	1,728 68
89 Little Current	1,163 00	.....	1,022 60	.....	297 00	2,482 60
90 Lobo	843 89	1,579 71	1,500 00	.....	552 70	4,476 30
91 Long Branch	.....	.....	1,003 04	.....	.....	1,003 04
92 Lucknow	888 34	2,650 19	1,500 00	.....	247 60	5,286 13
93 Lyndhurst	.....	.....	1,450 00	.....	1,017 10	2,467 10
94 Manitowaning	1,430 97	.....	650 00	.....	97 10	2,178 07
95 Manotick	624 70	624 70	1,173 19	.....	656 42	3,079 01
96 Marmora	1,922 32	617 65	3,000 00	499 13	529 91	6,569 01
97 Massey	1,525 07	.....	350 00	.....	30 00	1,905 07
98 Maxville	885 30	.....	1,504 15	3,000 00	2,221 21	7,610 66
99 Melbourne	865 55	3,530 42	3,748 00	.....	24,469 03	32,613 00
100 Merlin	873 49	1,935 00	1,000 00	.....	382 48	4,190 97
101 Merrickville	859 55	1,886 91	1,198 83	.....	24 00	3,969 29
102 Metcalfe	874 20	1,356 16	2,000 00	.....	140 44	4,370 80
103 Millbrook	905 83	1,878 43	1,500 00	.....	1,633 39	5,917 65
104 Milverton	861 57	1,722 94	2,170 00	.....	266 96	5,021 47
105 Mimico	850 10	4,303 01	1,314 12	.....	105 61	6,572 84
106 Mindemoya	500 00	.....	1,120 00	.....	22,536 75	24.156 75
107 Minden	715 30	415 30	860 00	.....	859 83	2,850 43
108 Morriston	390 69	555 69	1,456 87	.....	962 51	3,365 76
109 Mount Albert	890 00	2,145 02	1,000 00	.....	514 41	4,549 43
110 Mount Brydges	869 95	1,707 97	2,200 00	.....	725 28	5,503 20

SCHOOLS (Continued)

CIAL STATEMENT (Continued)

	Expenditure					
	Teachers' Salaries	Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, stationery, fuel, examinations and other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
56	3,040 00	32 90	.....	66 50	839 96	3,979 36
57	158 99	.....	.....	.....	16 88	175 87
58	1,254 00	59 33	7 25	88 58	158 41	1,567 57
59	5,238 62	216 85	466 75	283 26	1,737 23	7,942 71
60	3,120 00	539 70	.....	233 26	677 46	4,570 42
61	600 00	275 00	.....	57 30	50 00	982 30
62	3,180 00	525 00	.....	19 92	1,429 81	5,154 73
63	3,170 00	376 00	30 00	130 90	475 00	4,181 90
64	3,700 00	446 25	153 98	178 21	3,183 60	7,662 04
65	1,560 00	974 17	140 27	218 40	2,208 14	5,100 98
66	4,958 48	.....	39 51	169 61	1,045 12	6,212 72
67	3,790 00	3,765 46	.....	120 50	1,170 01	8,845 97
68	3,640 00	100 60	628 73	.....	704 28	5,073 61
69	1,369 70	.....	.....	81 11	436 22	1,887 03
70	3,140 00	48 50	60 00	150 25	818 52	4,217 27
71	1,540 00	155 99	.....	124 10	1,299 05	3,119 14
72	5,248 72	100 00	97 39	90 00	575 00	6,111 11
73	2,920 00	475 62	12 50	374 80	436 61	4,219 53
74	560 00	.....	.....	.....	162 25	722 25
75	3,075 00	.....	.....	296 22	.....	3,371 22
76	1,639 00	135 96	.....	149 79	369 45	2,294 20
77	1,520 00	.....	45 94	142 38	225 64	1,933 96
78	1,500 00	.....	8 75	25 00	194 02	1,727 77
79	3,140 00	50 00	.....	33 65	187 95	3,411 60
80	4,000 00	50 17	50 00	159 25	1,254 71	5,514 13
81	3,240 00	.....	2 40	7 60	599 97	3,849 97
82	2,460 00	187 02	.....	30 40	651 16	3,328 58
83	4,800 00	185 00	60 00	200 00	1,021 40	6,266 40
84	1,815 39	711 78	.....	844 11	281 69	3,652 97
85	4,140 00	.....	43 40	.....	1,051 97	5,235 37
86	2,840 00	144 89	41 35	163 88	508 67	3,698 79
87	480 00	238 71	8 11	262 15	.....	988 97
88	1,300 00	50 00	.....	.....	378 68	1,728 68
89	2,060 00	115 00	.....	75 27	232 33	2,482 60
90	3,200 50	46 50	22 60	258 80	515 42	4,043 82
91	450 00	509 04	.....	44 00	.....	1,003 04
92	3,700 00	185 00	158 00	130 00	560 00	4,733 00
93	600 00	473 10	.....	206 79	134 36	1,414 25
94	1,834 90	.....	13 41	70 01	248 81	2,167 13
95	2,144 00	141 30	.....	63 49	556 48	2,905 27
96	4,480 00	222 29	96 26	419 32	1,340 17	6,558 04
97	1,540 00	.....	.....	.....	164 96	1,704 96
98	3,835 00	2,596 54	50 10	.....	1,123 70	7,605 34
99	3,040 00	19,409 95	.....	936 67	779 71	24,166 33
100	3,100 00	100 00	842 57	.....	148 40	4,190 97
101	3,060 00	.....	.....	.....	331 92	3,391 92
102	3,040 00	47 00	20 00	.....	1,257 76	4,364 76
103	3,380 00	.....	707 22	156 65	1,152 00	5,395 87
104	3,410 00	210 86	.....	573 70	610 52	4,805 08
105	5,058 00	.....	.....	33 37	210 12	5,301 49
106	1,120 00	23,000 00	.....	36 75	.....	24,156 75
107	1,512 34	.....	4 35	184 74	1,144 42	2,845 85
108	1,237 40	197 59	.....	127 81	512 56	2,075 36
109	3,180 00	.....	.....	88 68	396 09	3,664 77
110	3,100 00	379 66	31 00	274 73	658 11	4,443 50

CONTINUATION

I. TABLE H.—FINAN

Continuation Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	Debentures	Balances and other sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
111 Mount Elgin	.....	.....	2,100 00	14,991 27	3,246 63	20,337 90
112 Navan	601 03	1,610 83	1,179 68	.....	1,788 22	5,179 76
113 New Dundee	.....	.....	1,705 11	.....	.....	1,705 11
114 New Hamburg	875 55	2,164 61	1,666 01	.....	70 88	4,777 05
115 New Liskeard	1,904 74	.....	3,800 00	.....	73 50	5,778 24
116 North Augusta	872 45	2,706 19	850 00	.....	11 44	4,440 08
117 North Gower	875 40	1,062 09	1,710 00	.....	618 45	4,265 94
118 Odessa	857 45	1,133 17	850 00	.....	2,642 19	5,482 81
119 Oil Springs	867 61	1,117 00	2,405 50	.....	46 50	4,436 61
120 Onondaga	.....	.....	1,501 52	.....	845 72	2,347 24
121 Orono	881 27	3,167 47	2,663 83	.....	1,158 73	7,871 30
122 Paisley	902 16	2,255 40	752 72	.....	137 90	4,048 18
123 Pakenham	873 40	1,398 84	2,010 22	.....	2,329 73	6,612 19
124 Palmerston	874 00	1,469 60	1,588 77	.....	69 95	4,002 32
125 Pickering	.....	.....	2,000 00	.....	15 00	2,015 00
126 Pierce's Corners	669 52	707 87	1,506 90	.....	1,040 79	3,925 08
127 Plattsville	881 46	1,280 83	1,629 49	.....	75	3,792 53
128 Port Burwell	874 36	2,185 90	800 00	.....	2,640 08	6,500 34
129 Port Colborne	920 62	3,254 96	12,000 00	.....	435 07	16,610 65
130 Port Credit	882 94	3,493 83	4,000 00	.....	6,217 00	14,593 77
131 Powassan	2,149 35	.....	2,000 00	.....	565 55	4,714 90
132 Princeton	644 93	713 33	3,006 33	.....	3,153 05	7,517 64
133 Rainy River	500 00	.....	3,464 00	.....	.....	3,964 00
134 Richard's Landing	.....	.....	1,100 00	.....	1,835 57	2,935 57
135 Richmond	1,041 35	1,293 89	1,044 20	.....	.....	3,379 44
136 Ridgeway	962 87	8,616 71	4,764 55	.....	205 48	14,549 61
137 Ripley	904 56	4,489 65	1,500 00	.....	157 47	7,051 68
138 Rockwood	421 80	421 80	1,513 85	.....	223 28	2,580 73
139 Rodney	899 10	2,247 75	1,000 00	.....	733 39	4,880 24
140 Russell	873 42	2,143 33	1,850 00	.....	903 86	5,770 61
141 St. George	886 61	944 82	3,664 36	.....	1,965 74	7,461 53
142 Schomberg	445 65	487 81	800 00	.....	951 00	2,684 46
143 Schreiber	.....	.....	1,273 01	.....	.....	1,273 01
144 Scotland	861 00	1,356 00	1,608 55	.....	3,328 29	7,153 84
145 Southampton	942 92	2,232 30	1,243 49	.....	860 63	5,279 34
146 South Mountain	879 34	560 00	1,689 33	.....	1,531 88	4,660 55
147 South Porcupine	902 54	.....	2,226 74	.....	189 14	3,318 42
148 South River	.....	.....	1,007 26	.....	15 00	1,022 26
149 Spencerville	853 19	2,019 99	2,649 58	.....	1,106 99	6,629 75
150 Springfield	873 85	2,184 63	1,300 41	.....	259 85	4,618 74
151 Sprucedale	4,051 51	.....	874 35	2,000 00	200 00	7,125 86
152 Stayner	852 76	1,643 26	2,500 00	.....	1,176 84	6,172 86
153 Stella	842 92	1,176 69	600 00	.....	1,720 72	4,340 33
154 Stevensville	.....	.....	810 14	.....	12 00	822 14
155 Stouffville	876 53	1,700 94	1,468 13	.....	128 40	4,174 00
156 Sturgeon Falls	2,545 65	.....	2,833 34	.....	44 96	5,423 95
157 Sunderland	845 10	1,335 75	1,000 00	.....	1,608 33	4,789 18
158 Sutton	881 87	915 67	1,500 00	.....	1,442 05	4,739 59
159 Tamworth	876 50	2,680 98	1,000 00	.....	1,598 97	6,156 45
160 Tara	882 15	2,205 37	835 28	.....	79 55	4,002 35
161 Tavistock	898 63	1,689 28	1,450 18	.....	1,419 37	5,457 46
162 Teeswater	892 29	2,105 72	4,000 00	16,000 00	2,848 13	25,846 14
163 Thamesford	420 51	420 51	1,164 20	.....	2,490 63	4,495 85
164 Thamesville	861 47	1,758 47	2,400 00	.....	801 50	5,821 44
165 Thessalon	2,751 18	.....	1,845 00	.....	2 00	4,598 18

SCHOOLS (Continued)

CIAL STATEMENT (Continued)

	Expenditure					
	Teachers' Salaries	Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, stationery, fuel, examinations and other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
111	680 00	17,780 05	.....	145 22	310 22	18,915 49
112	2,153 66	56 00	.....	133 03	360 95	2,703 64
113	560 00	726 93	.....	287 02	131 16	1,705 11
114	3,370 00	124 36	150 00	117 69	1,015 00	4,777 05
115	3,760 00	15 54	110 29	267 84	1,503 93	5,657 60
116	3,000 00	.....	.....	75 00	1,330 46	4,405 46
117	3,020 00	92 84	.....	11 00	647 63	3,771 47
118	2,850 00	142 50	.....	117 68	374 00	3,484 18
119	2,850 00	.....	.....	25 11	1,417 00	4,292 11
120	480 00	1,256 77	.....	334 14	126 99	2,197 90
121	3,178 30	147 84	44 06	99 41	708 84	4,178 45
122	3,100 00	54 63	70 79	76 85	745 91	4,048 18
123	3,050 00	40 35	17 80	33 40	556 15	3,697 70
124	3,200 00	172 00	107 10	.....	523 22	4,002 32
125	600 00	220 26	110 48	123 85	102 64	1,157 23
126	2,060 00	231 07	.....	73 35	561 52	2,925 94
127	3,080 00	28 75	.....	220 10	463 68	3,792 53
128	3,010 00	10 00	155 23	258 67	385 58	3,819 48
129	6,779 00	4,836 73	562 45	509 17	3,093 31	15,780 66
130	4,020 00	1,622 42	194 86	.....	300 00	6,137 28
131	2,840 00	130 00	.....	60 00	390 00	3,420 00
132	2,940 00	....	.. ..	105 57	637 63	3,683 20
133	1,360 00	1,661 55	.....	727 83	214 62	3,964 00
134	1,785 50	100 00	.....	54 52	129 25	2,069 27
135	2,800 00	.....	129 87	.....	449 57	3,379 44
136	4,906 40	1,251 88	47 08	128 33	6,758 25	13,091 94
137	3,354 62	267 98	16 25	187 94	1,631 63	5,458 42
138	1,293 50	638 86	2 75	249 72	393 18	2,578 01
139	3,080 00	880 35	.....	.....	717 75	4,678 10
140	3,270 00	21 02	.....	140 85	371 37	3,803 24
141	4,200 00	2,417 59	.....	.....	843 94	7,461 53
142	1,440 00	.....	.....	55 58	271 43	1,767 01
143	800 00	.....	.....	93 01	380 00	1,273 01
144	2,820 00	325 00	5 50	83 91	744 89	3,979 30
145	3,181 00	392 89	.....	194 40	815 05	4,583 34
146	3,000 00	119 97	.....	273 09	1,267 49	4,660 55
147	2,150 00	403 64	39 46	218 20	505 23	3,316 53
148	600 00	203 91	4 95	125 44	87 96	1,022 26
149	3,140 00	.....	.....	22 82	1,231 91	4,394 73
150	3,180 00	.....	.....	.....	781 87	3,961 87
151	1,500 00	3,434 56	.....	317 79	227 26	5,479 61
152	3,300 00	161 00	1 00	.....	764 77	4,226 77
153	2,800 00	11 00	3 40	58 93	460 07	3,333 40
154	492 00	.....	.....	130 14	200 00	822 14
155	3,300 00	.....	.....	262 67	544 16	4,106 83
156	3,160 00	180 00	.....	86 23	1,697 80	5,124 03
157	3,020 00	.....	.....	.....	1,769 18	4,789 18
158	3,100 00	70 50	.....	74 40	824 16	4,069 06
159	3,380 00	479 00	.....	180 00	1,324 00	5,363 00
160	3,260 00	49 00	.....	186 49	506 86	4,002 35
161	2,855 00	200 00	91 24	196 20	630 02	3,972 46
162	2,921 64	16,400 00	.....	.....	604 35	19,925 99
163	1,900 00	1,205 56	47 50	276 15	505 38	3,934 59
164	3,099 79	138 47	182 95	969 56	640 55	5,031 32
165	3,280 00	489 00	195 05	73 18	561 25	4,598 48

CONTINUATION

I. TABLE H—FINAN

Continuation Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	Debentures	Balances and other sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
166 Thornbury.....	891 95	2,176 60	1,735 57	.....	238 00	5,042 12
167 Thorndale.....	.....	766 20	2,500 54	.....	1,328 24	4,594 98
168 Tilbury.....	866 63	81 00	2,050 87	1,291 91	1,132 01	5,422 42
169 Timmins.....	1,750 30	.....	4,000 00	.....	526 72	6,277 02
170 Tottenham.....	873 91	3,692 40	929 86	.....	128 65	5,624 82
171 Warkworth.....	907 75	3,065 27	1,262 82	.....	125 05	5,360 89
172 Wellington.....	.....	145 00	1,621 05	.....	34,619 78	36,385 83
173 West Lorne.....	887 93	2,219 82	1,131 18	.....	105 28	4,344 21
174 Westmeath.....	442 65	871 93	600 00	.....	31 60	1,946 18
175 Westport.....	664 45	1,064 45	1,169 18	.....	25	2,898 33
176 Westport (R.C.S.S)	602 30	1,249 94	1,000 00	.....	1,126 18	3,978 42
177 Wheatley.....	859 80	1,430 28	2,500 00	30,292 19	110 66	35,192 93
178 Winona.....	389 75	389 75	1,398 36	.....	287 63	2,465 49
179 Wolfe Island.....	.....	.....	120 00	.....	664 08	784 08
180 Woodville.....	.....	.....	797 31	18,067 74	.....	18,865 05
181 Wroxeter.....	870 99	1,757 14	.....	.....	915 64	3,543 77
1 Totals, 1922.....	148,217 22	218,323 36	325,548 63	129,432 60	217,080 29	1,038,602 10
2 Totals, 1921.....	127,770 38	143,615 10	267,055 75	.....	184,985 39	723,426 62
3 Increases.....	20,446 84	74,708 26	58,492 88	.....	32,094 90	315,175 48
4 Decrease.....	.....	.....	.....	.....	.....	.....
5 Percentages.....	14.27	21.02	31.34	12.46	20.90	.....

SCHOOLS (Continued)

CIAL STATEMENT (Concluded)

	Expenditure					
	Teachers' Salaries	Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, stationery, fuel, examinations and other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
166	3,707 80	50 00	23 85	156 44	1,104 03	5,042 12
167	2,840 00	342 00	45 00	123 34	965 89	4,316 23
168	2,800 00	157 71	.....	232 09	2,232 62	5,422 42
169	4,913 62	.....	.....	255 24	954 97	6,123 83
170	4,060 00	290 00	221 66	198 79	854 37	5,624 82
171	3,150 00	.....	.....	.....	2,210 89	5,360 89
172	987 50	34,164 75	.....	565 35	626 74	36,344 34
173	3,150 00	.....	157 00	278 38	758 83	4,344 21
174	1,339 50	416 95	.....	.....	189 73	1,946 18
175	2,848 78	.....	.....	41 88	7 67	2,898 33
176	2,290 00	110 98	.....	56 38	590 00	3,047 36
177	2,779 25	29,688 65	15 56	346 05	1,097 45	33,926 96
178	1,480 00	.....	177 29	190 81	328 55	2,176 65
179	600 00	28 54	40 43	44 75	70 36	784 08
180	600 00	11,152 75	33 63	.....	76 20	11,862 58
181	2,780 00	.....	.....	29 44	473 49	3,282 93
1	474,241 10	243,630 06	9,068 85	26,376 13	128,114 98	881,431 12
2	406,162 00	97,077 07	12,118 43	23,970 50	110,146 40	649,474 40
3	68,079 10	146,552 99	.....	2,405 63	17,968 58	231,956 72
4	.....	.....	3,049 58	.....	.....	.....
5	53.80	27.64	1.02	2.99	14.53	.....

Cost per pupil, enrolled attendance: $100.42.

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		$	$	$	$	$	$	$	$	$	$
1 Aberfoyle		179	118	85	44		64				
2 Acton	1	410	510	50	36		56	51			
3 Agincourt	1	241	319	106	15		73	26			
4 Ailsa Craig	1	166	504	50	27		60				
5 Alvinston	1	297	407	91	44		107	65			
6 Arkona	1	264	195	81	35		57	9			
7 Ayr		381	370	70	55		44	15			
8 Bancroft	1	316	323	95	57		99				
9 Bath	1	221	320	71	33		61				
10 Beachburg	1	198	106	22	29		4				
11 Beaverton	1	359	654	111	48		92	72			
12 Beeton	1	261	515	66	34		40				
13 Belmont	1	300	626	38	29		40				
14 Blackstock		57	9	44			28	30			
15 Blenheim	1	499	559	71	61		52	16			
16 Blind River	1	562	546	54	39		61	59			
17 Blyth	1	369	445	99	72		62				6
18 Bobcaygeon	1	46	97	53	10		9				
19 Bolton	1	398	231	59	61		62				
20 Bothwell	1	296	411	43	29		27	40			
21 Bowesville	1	203	144	54	36		23	4			
22 Bridgeburg	1	449	1,000	84	69	70	138	20			
23 Brownsville	1	207	215	20	59		57	30			
24 Bruce Mines	1	216	475	87	48		68	40			
25 Brussels	1	425	333	102	53		55	54			
26 Burk's Falls	1	302	369	115	91		76	45			
27 Caledon East	1	78	52	54	18		29				
28 Cannington	1	314	706	34	59		41	86			
29 Cardinal	1	300	300	69	60		66	30			
30 Carp	1	310	436	72	40		65				
31 Claremont	1	338	413	68	39		39	20			
32 Clifford	1	422	330	80	58	100	69	15			
33 Cobden	1	89	100	38	28		13				
34 Cochrane	1	188	188	23	49		54	52			
35 Coldwater	1	363	489	56	49		60				
36 Comber	1	296	288	66	42		52	10			
37 Cookstown	1	391	741	31	70		40	9			
38 Copetown		204	127	134	20		33				
39 Creemore	1	356	360	42	62		66				
40 Danforth Park	1	99	24	114	38						
41 Delaware	1	304	402	61	51		39	32			20
42 Delhi	1	291	634	95	74		44	45			1
43 Denbigh	1	99	152	45	16		30	23		16	
44 Devizes	1	139	105	28	38		69				
45 Dorchester		113	433	66			45	19			
46 Drayton	1	453	553	109	71		52	5			3
47 Dresden	1	341	578	30	51		58	45			
48 Drumbo	1	270	250	54	57		37				
49 Dryden	1	390	130	69	25		30	15			
50 Eganville	1	(Equi	pment	destro	yed b	y fir	e.)				
51 Eganville (R.C.S.S.)	1	515	401	93	68		66	305	3,000	18	3
52 Elmvale	1	388	552	66	78		65	70			7
53 Ennismore	1	301	340	30	42		11	30			
54 Erin	1	292	345	34	57		51	23			10
55 Espanola		249	412	86	47		78	5			
56 Fenelon Falls	1	266	315	53	31		53	29			

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC.

	Equipment		Religious and other Exercises					Destination of Pupils							
	Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Other Occupations	Other Continuat'n or High Schools	Without Occupation
	$	$													
1	....	490	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	5	1
2	....	1,113	1	.....	1	.....	.....	4	2	.....	.....	9	2	8	1
3	8	788	1	.....	1	.....	.....	.....	1	.....	.....	.....	2	7	.....
4	10	817	.....	.....	1	.....	1	1	2	.....	.....	.....	.....	.....	.....
5	11	1,022	1	.....	1	.....	1	.....	.....	.....	1	.....	.....	.....	.....
6	....	641	1	.....	1	.....	.....	.....	5	.....	.....	.....	.....	4	1
7	15	950	.....	.....	1	.....	.....	4	2	.....	.....	1	5	1	.....
8	....	890	.....	.....	1	.....	.....	.....	7	.....	1	.....	.....	6	3
9	....	706	1	.....	1	.....	.....	.....	.....	1	3	.....	.....	1	.....
10	....	359	1	.....	1	1	.....	.....	.....	.....	1	.....	1	.....	.....
11	220	1,556	1	.....	1	.....	1	.....	2	.....	3	.....	2	4	7
12	10	926	1	.....	1	.....	.....	.....	2	.....	3	2	2	3	.....
13	5	1,038	.....	.....	1	.....	.....	.....	2	9	.....	4	.....	.....	2
14	....	168	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	10	1,268	1	.....	1	.....	.....	5	4	.....	3	4	2	4	2
16	....	1,321	1	.....	1	.....	1	.....	2	.....	.....	2	3	3	2
17	18	1,071	1	.....	1	.....	.....	1	.....	.....	4	4	.....	4	6
18	....	215	1	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	26	837	1	.....	1	.....	.....	1	5	.....	.....	1	2	5	.....
20	....	846	1	.....	1	.....	.....	5	1	.....	1	1	3	3	.....
21	....	464	.....	.....	1	.....	1	.....	.....	.....	.....	.....	1	3	.....
22	20	1,850	.....	.....	1	.....	.....	2	.....	.....	.....	3	3	8	4
23	....	588	1	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
24	....	934	.....	.....	1	.....	.....	.....	.....	.....	.....	1	.....	2	5
25	40	1,062	1	.....	1	.....	.....	2	1	.....	5	.....	1	4	3
26	....	998	1	.....	1	.....	1	4	.....	.....	7	2	.....	2	9
27	....	231	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
28	148	1,388	.....	.....	1	.....	1	4	2	4	5	.....	2	2	.....
29	....	825	1	.....	1	.....	.....	1	.....	1	1	3	4	6	.....
30	....	923	.....	.....	1	.....	.....	.....	1	.....	1	1	8	6	.....
31	18	935	.....	.....	1	.....	1	.....	2	.....	2	.....	.....	1	.....
32	....	1,074	.....	.....	1	.....	.....	1	3	.....	2	.....	.....	2	.....
33	4	272	1	.....	1	1	1	.....	.....	.....	.....	.....	9	3	.....
34	19	573	1	.....	1	.....	.....	.....	.....	.....	.....	.....	3	4	.....
35	....	1,017	.....	.....	1	.....	.....	2	2	.....	2	.....	2	4	3
36	....	754	1	.....	1	.....	1	1	.....	1	.....	.....	.....	3	1
37	....	1,282	.....	.....	1	.....	.....	1	.....	.....	2	.....	1	.....	1
38	....	518	1	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
39	....	886	1	.....	1	.....	.....	1	7	1	2	.....	2	4	4
40	....	275	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	27	936	.....	.....	1	1	1	1	4	3	.....	.....	.....	6	.....
42	....	1,184	1	.....	1	.....	.....	.....	1	.....	.....	.....	.....	4	1
43	....	381	1	.....	1	1	1	.....	2	.....	3	.....	2	4	.....
44	....	379	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	6	2
45	....	676	1	.....	1	.....	.....	.....	.....	.....	.....	2	1	2	1
46	30	1,276	1	.....	1	.....	1	3	12	.....	7	1	2	7	3
47	....	1,103	1	.....	1	.....	1	6	4	1	1	.....	2	9	8
48	15	683	1	.....	1	.....	.....	2	1	.....	2	.....	.....	4	2
49	....	659	1	.....	1	1	.....	.....	.....	.....	4	1	4	2	.....
50	....	.....	1	.....	1	.....	.....	.....	.....	1	1	.....	.....	.....	1
51	29	4,498	1	1	1	1	1	4	1	2	4	.....	3	2	.....
52	13	1,239	.....	.....	1	.....	1	1	2	.....	.....	.....	1	9	2
53	8	762	.....	.....	1	1	.....	.....	.....	.....	7	.....	.....	2	.....
54	10	822	1	1	1	1	.....	.....	1	1	1	.....	.....	3	4
55	35	912	.....	.....	1	1	.....	.....	.....	.....	.....	1	1	1	.....
56	31	778	.....	.....	1	.....	.....	2	1	2	2	.....	7	3	4

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		$	$	$	$	$	$	$	$	$	$
57 Fenwick	1	108	101	35	40	....	37	.....	.....	....	....
58 Feversham	1	185	153	46	50	....	36	.....	.....	....	....
59 Finch	1	475	597	117	64	....	84	25	.....	....	....
60 Fingal	1	245	512	81	51	....	52	40	.....	....	....
61 Florence	1	134	252	78	23	....	97	34	.....	....	....
62 Frankford	1	230	370	64	49	....	50	14	.....	....	....
63 Gore Bay	1	309	452	49	48	....	48	8	.....	....	....
64 Grand Valley	1	401	640	75	79	....	48	52	.....	....	....
65 Hallville	1	39	127	122	21	....	8	.....	.....	....	....
66 Hanover	1	476	577	69	51	....	75	37	.....	....	....
67 Harrow	1	312	542	49	45	....	64	100	.....	....	....
68 Havelock	1	475	352	89	41	....	52	12	.....	....	....
69 Hepworth	1	173	206	50	60	....	73	.....	.....	....	....
70 Highgate	1	355	309	78	40	....	.....	32	.....	....	....
71 Holstein	.....	114	148	80	15	....	38	40	.....	....	....
72 Huntsville	1	422	725	116	63	....	67	108	.....	....	....
73 Ilderton	.....	173	302	90	21	....	71	.....	.....	....	....
74 Inglewood	1	100	37	55	25	....	36	.....	.....	....	....
75 Iroquois Falls	1	236	333	166	21	35	3	.....	.....	....	....
76 Islington	1	210	152	78	36	....	22	15	.....	....	....
77 Jarvis	1	284	232	38	55	....	48	.....	.....	....	....
78 Jockvale	1	168	210	72	22	....	34	10	.....	....	....
79 Kars	1	233	294	68	57	....	42	60	.....	....	....
80 Keewatin	1	380	491	101	42	300	26	5	.....	....	....
81 Kenmore	1	291	500	30	55	....	79	42	.....	....	....
82 Kinburn	1	232	360	77	7	....	.....	24	.....	....	....
83 Lakefield	1	378	942	116	42	....	68	25	.....	....	....
84 Lambeth	1	269	408	84	40	....	63	77	.....	....	....
85 Lanark	1	300	426	62	44	....	56	27	.....	....	....
86 Lansdowne	1	284	384	57	26	....	46	11	.....	....	....
87 Laurel	1	71	89	51	22	....	37	.....	.....	....	....
88 Lion's Head	1	137	216	47	40	....	43	14	.....	....	....
89 Little Current	1	261	309	91	48	....	23	72	.....	....	....
90 Lobo	.....	313	429	116	67	....	44	2	.....	....	....
91 Long Branch	1	110	135	17	35	....	34	.....	.....	....	....
92 Lucknow	1	342	676	70	44	....	73	21	.....	....	....
93 Lyndhurst	.....	71	105	25	15	....	13	.....	.....	....	....
94 Manitowaning	1	160	402	85	47	....	41	23	.....	....	....
95 Manotick	1	151	215	38	57	....	13	20	.....	....	....
96 Marmora	.....	447	941	85	56	....	61	.....	.....	....	....
97 Massey	1	237	169	35	17	....	53	.....	.....	....	....
98 Maxville	1	222	423	38	57	....	51	.....	.....	....	....
99 Melbourne	1	232	487	83	26	....	42	.....	64	....	....
100 Merlin	1	245	370	50	58	....	49	27	.....	....	....
101 Merrickville	1	318	.....	50	41	....	56	18	.....	....	....
102 Metcalfe	1	373	478	57	63	....	54	.....	.....	....	....
103 Millbrook	1	457	422	88	67	....	70	.....	.....	....	....
104 Milverton	1	381	461	54	42	....	89	50	.....	....	....
105 Mimico	1	432	442	136	79	170	78	110	.....	....	....
106 Mindemoya	1	181	791	85	29	....	37	.....	.....	....	15
107 Minden	1	79	229	48	17	....	43	.....	.....	....	....
108 Morriston	.....	42	145	23	44	....	32	.....	.....	....	....
109 Mount Albert	1	397	454	108	55	....	33	.....	.....	....	....
110 Mount Brydges	.....	363	441	62	45	....	58	84	.....	....	....
111 Mount Elgin	1	134	59	92	36	....	39	.....	.....	....	....
112 Navan	1	203	253	43	37	....	70	.....	.....	....	....

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Continued)

	Equipment		Religious and other Exercises					Destination of Pupils							
	Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Other Occupations	Other Continuat'n or High Schools	Without Occupation
		$													
57	....	321	1	.....	1	.....	.....	....	.....	.....	.....	.....	.....	.....	.....
58	8	478	1	.....	1	.....	.....	....	.....	.....	.....	.....	2	2	.....
59	35	1,397	1	.....	1	1	.....	....	8	....	5	....	2	4	4
60	....	981	.....	.....	1	.....	.....	1	4	....	2	.....	....	4	1
61	....	618	1	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
62	6	783	.....	.....	1	.....	.....	4	2	1	4	3	....	1	3
63	....	914	1	.....	1	1	.....	1	.....	....	6	2	3	4	1
64	7	1,302	1	.....	1	.....	.....	....	6	....	2	.....	5	9	.....
65	30	347	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
66	67	1,352	1	.....	1	1	1	4	4	2	2	....	4	9	1
67	....	1,112	1	.....	1	1	.....	....	8	....	2	....	1	2	2
68	20	1,041	1	.....	1	.....	.....	....	2	....	2	2	2	3	1
69	52	614	1	.....	1	.....	.....	.....	.....	.....	.....	1	....	7	.....
70	30	844	.....	.....	1	.....	.....	1	11	....	1	2	2	3	3
71	....	435	1	.....	1	.....	.....	.....	.....	.....	.....	.....	2	4	.....
72	40	1,541	1	.....	1	1	.....	5	1	....	7	2	6	3	2
73	....	657	1	.....	1	.....	.....	....	5	....	3	1	....	1	1
74	12	265	.....	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
75	....	794	1	.....	1	.....	1	.....	.....	.....	.....	.....	1	.....	.....
76	....	513	.....	.....	1	.....	.....	3	2	.....	.....	2	1	6	1
77	....	657	.....	.....	1	.....	.....	3	1	.....	.....	.....	.....	14	1
78	....	516	.....	.....	1	1	.....	....	1	.....	.....	.....	.....	6	2
79	10	764	1	.....	1	.....	.....	....	1	....	3	....	1	4	1
80	....	1,345	1	.....	1	.....	.....	1	.....	....	3	....	6	.....	.....
81	10	1,007	.....	.....	1	.....	.....	.....	.....	.....	4	1	....	1	2
82	12	712	1	.....	1	.....	.....	....	4	....	1	....	1	2	.....
83	....	1,571	1	.....	1	1	.....	1	5	....	9	....	1	3	8
84	....	941	1	.....	1	1	.....	1	2	.....	.....	.....	.....	.....	.....
85	5	920	.....	.....	1	.....	1	....	14	....	3	....	5	4	5
86	10	818	1	.....	1	.....	.....	....	2	.....	.....	.....	1	6	4
87	....	270	1	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
88	6	503	1	.....	1	.....	.....	.....	.....	.....	.....	.....	3	5	1
89	....	804	1	.....	1	.....	.....	1	1	....	1	....	1	.....	1
90	....	971	1	.....	1	.....	1	1	8	1	1	....	2	4	.....
91	....	331	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
92	20	1,246	1	.....	1	.....	1	1	2	1	4	1	10	6	2
93	....	229	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
94	....	758	1	.....	1	.....	.....	....	2	.....	4	....	1	2	.....
95	....	494	1	.....	1	.....	.....	1	5	....	2	.....	....	1	.....
96	....	1,590	.....	.....	1	.....	.....	4	3	....	4	....	2	5	5
97	25	536	1	.....	1	.....	1	3	1	1	.....	.....	3	5	.....
98	....	791	1	.....	1	1	.....	4	8	....	3	1	1	4	.....
99	....	934	1	.....	1	.....	.....	....	11	.....	.....	3	....	11	.....
100	....	799	1	.....	1	.....	.....	4	5	....	4	....	4	.....	.....
101	....	483	1	.....	1	.....	.....	2	.....	.....	7	1	....	4	4
102	....	1,025	1	.....	1	.....	.....	.....	.....	.....	.....	.....	1	2	.....
103	....	1,104	1	.....	1	.....	.....	1	2	....	3	....	2	3	7
104	....	1,077	.....	.....	1	.....	.....	4	.....	.....	.....	.....	....	6	.....
105	33	1,480	1	.....	1	.....	.....	5	.....	.....	.....	3	2	22	4
106	20	1,158	1	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
107	....	416	1	.....	1	.....	.....	1	2	.....	.....	.....	....	2	2
108	....	286	1	.....	1	.....	.....	1	3	.....	.....	1	....	6	1
109	....	1,047	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	6	3
110	24	1,077	1	.....	1	.....	1	2	4	....	1	....	2	8	.....
111	....	360	1	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
112	....	606	1	1	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of Genera									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		$	$	$	$	$	$	$	$	$	$
113 New Dundee	1	88	84	47	18	....	37	.....	.....	...	....
114 New Hamburg	1	408	419	63	51	....	82	16	.....	...	....
115 New Liskeard	1	422	466	101	86	....	107	.....	.....	...	....
116 North Augusta	1	306	294	61	33	....	35	47	.....	...	....
117 North Gower	1	431	264	57	50	....	51	11	.....	...	....
118 Odessa	1	296	282	69	61	....	37	18	.....	...	....
119 Oil Springs	1	352	443	36	54	....	56	17	.....	...	....
120 Onondaga	.....	109	75	88	2	....	53	.....	.....	...	....
121 Orono	1	208	351	100	45	....	48	.....	.....	...	....
122 Paisley	1	319	500	71	63	....	107	31	.....	...	....
123 Pakenham	1	256	476	30	53	....	53	.....	.....	...	....
124 Palmerston	1	423	317	79	66	....	56	.....	.....	...	....
125 Pickering	1	5	124	.....	.....	.....	.....	.....	.....	...	....
126 Pierce's Corners	1	189	316	53	31	....	47	.....	.....	...	....
127 Plattsville	1	397	430	67	55	....	58	10	.....	...	....
128 Port Burwell	1	383	561	93	41	....	36	35	.....	...	....
129 Port Colborne	1	505	1,250	110	90	....	121	889	.....	...	....
130 Port Credit	1	384	450	88	64	....	83	.....	.....	...	....
131 Powassan	1	134	597	94	34	....	51	.....	.....	...	....
132 Princeton	1	331	264	38	17	....	57	30	.....	...	....
133 Rainy River	1	208	670	1	16	....	29	.....	.....	...	....
134 Richard's Landing	.....	230	141	108	24	....	95	.....	.....	...	....
135 Richmond	1	237	234	43	40	....	33	21	.....	...	....
136 Ridgeway	1	345	697	55	40	....	37	7	.....	...	....
137 Ripley	1	426	469	63	58	....	67	5	.....	...	....
138 Rockwood	1	142	120	61	47	....	107	.....	.....	...	....
139 Rodney	1	257	349	57	53	....	41	76	.....	...	....
140 Russell	1	284	404	50	57	....	72	.....	.....	...	....
141 St. George	.....	389	463	63	57	....	74	.....	.....	...	....
142 Schomberg	1	178	166	66	37	....	61	.....	.....	...	....
143 Schreiber	1	80	150	38	17	....	12	.....	.....	...	....
144 Scotland	1	305	334	74	87	....	59	20	.....	...	....
145 Southampton	1	401	655	84	56	60	86	9	.....	...	....
146 South Mountain	1	310	621	69	73	....	64	27	.....	...	....
147 South Porcupine	1	273	358	60	44	....	57	35	.....	...	....
148 South River	1	81	87	76	20	....	.....	.....	.....	...	....
149 Spencerville	1	212	334	39	52	....	54	.....	.....	...	....
150 Springfield	1	497	591	86	79	....	114	20	.....	...	....
151 Sprucedale	1	126	146	83	44	....	69	.....	.....	...	....
152 Stayner	1	253	430	54	62	....	63	18	.....	...	....
153 Stella	.....	226	409	58	27	....	59	9	.....	...	....
154 Stevensville	1	129	169	102	50	....	31	.....	.....	...	....
155 Stouffville	1	246	399	116	18	....	60	67	.....	...	7
156 Sturgeon Falls	1	453	1,107	88	64	....	73	73	.....	...	....
157 Sunderland	1	236	238	101	39	....	30	.....	.....	...	....
158 Sutton	1	312	441	82	35	....	31	.....	.....	...	....
159 Tamworth	1	308	320	55	35	....	66	.....	.....	...	....
160 Tara	1	297	466	75	60	....	45	.....	.....	...	....
161 Tavistock	1	435	417	63	43	....	40	.....	.....	...	....
162 Teeswater	1	441	516	65	46	....	75	.....	.....	...	....
163 Thamesford	1	216	354	69	33	....	52	28	.....	...	14
164 Thamesville	1	468	429	79	70	....	35	68	.....	...	....
165 Thessalon	1	343	604	100	29	....	53	.....	.....	...	....
166 Thornbury	1	470	672	75	46	....	48	29	.....	...	....
167 Thorndale	.....	365	398	110	51	....	44	4	.....	...	....
168 Tilbury	1	238	337	94	37	....	37	.....	.....	...	....

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Continued)

	Equipment		Religious and other Exercises					Destination of Pupils							
	Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Other Occupations	Other Continuat'n or High Schools	Without Occupation
	$	$													
113	....	274	1	.....	1	.....	.....	....	.....	....	.....	....	....	....	.....
114	....	1,039	1	.....	1	.....	.....	....	2	....	.....	1	2	5	5
115	....	1,182	1	.....	1	.....	.....	2	.....	....	4	....	6	4	2
116	8	784	1	.....	1	.....	1	....	.....	1	3	....	1	1	1
117	10	874	1	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
118	5	768	1	.....	1	.....	.....	....	1	....	4	....	....	.....	.....
119	15	973	1	1	1	.....	.....	2	.....	....	4	4	3	1	.....
120	....	327	1	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
121	6	758	1	.....	1	.....	1	....	5	4	4	1	7	.....	.....
122	....	1,091	1	.....	1	1	.....	2	4	....	6	....	....	7	1
123	....	868	.....	.....	1	.....	.....	1	1	....	1	....	10	4	.....
124	....	941	1	.....	1	.....	.....	1	4	....	.....	1	8	12	.....
125	....	129	.....	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
126	....	636	1	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
127	45	1,062	1	.....	1	.....	.....	....	2	....	1	....	2	6	.....
128	25	1,174	1	.....	1	1	.....	....	1	....	1	....	5	.....	2
129	....	2,965	.....	.....	1	.....	1	6	2	....	.....	10	9	12	3
130	45	1,114	.....	.....	1	.....	1	6	3	....	3	....	1	5	6
131	....	910	1	.....	1	.....	1	3	4	....	3	2	....	4	5
132	....	737	1	.....	1	.....	.....	1	1	....	1	1	2	3	.....
133	5	929	1	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
134	....	598	1	.....	1	1	.....	....	.....	....	2	....	1	.....	.....
135	....	608	1	.....	1	.....	.....	1	8	....	1	....	....	1	....
136	10	1,191	1	.....	1	.....	.....	1	3	....	1	....	....	1	.....
137	....	1,088	1	.....	1	.....	1	3	2	....	5	1	....	4	2
138	....	477	1	.....	1	1	.....	....	2	....	.....	....	....	2	.....
139	....	833	1	.....	1	.....	1	....	.....	....	.....	....	....	.....	.....
140	....	867	1	1	1	.....	1	....	.....	....	3	....	5	.....	.....
141	....	1,046	.....	.....	1	.....	.....	3	8	....	.....	....	2	5	.....
142	9	517	1	.....	1	.....	.....	3	1	....	.....	....	2	11	2
143	....	297	1	.....	1	.....	.....	....	.....	....	.....	....	....	4	3
144	....	879	1	.....	1	.....	.....	1	1	....	.....	....	3	1	.....
145	....	1,351	1	.....	1	.....	.....	2	.....	2	.....	3	1	.....	.....
146	53	1,217	.....	.....	1	.....	.....	....	4	....	3	1	....	1	2
147	27	854	.....	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
148	....	264	1	.....	1	.....	.....	....	.....	....	.....	....	....	.....	.....
149	5	696	1	.....	1	.....	.....	4	3	1	1	1	1	3	2
150	....	1,387	.....	.....	1	.....	.....	5	3	....	1	2	....	1	.....
151	....	468	1	.....	1	.....	.....	1	2	....	1	1	....	4	2
152	....	880	.....	.....	1	.....	.....	....	.....	1	2	....	1	5	2
153	....	788	1	.....	1	1	.....	....	.....	....	2	....	1	1	1
154	11	492	1	.....	1	.....	.....	1	1	....	.....	....	....	4	.....
155	25	938	1	.....	1	.....	.....	5	16	....	5	....	1	4	1
156	....	1,858	1	.....	1	.....	.....	....	.....	....	3	1	3	4	.....
157	....	644	1	.....	1	.....	.....	3	1	....	2	....	....	5	2
158	....	901	1	.....	1	.....	.....	2	.....	....	3	3	....	.....	2
159	30	814	1	.....	1	.....	.....	3	5	3	8	1	....	.....	2
160	....	943	1	.....	1	.....	.....	1	3	....	4	....	....	5	.....
161	15	1,013	1	.....	1	.....	.....	....	1	....	2	....	2	3	4
162	....	1,143	.....	.....	1	.....	.....	1	2	....	5	1	2	2	1
163	....	766	1	.....	1	1	.....	....	.....	....	.....	....	....	.....	.....
164	....	1,149	1	.....	1	.....	.....	....	.....	....	3	....	....	.....	.....
165	....	1,129	.....	.....	1	.....	.....	....	.....	....	1	....	7	7	2
166	....	1,340	.....	.....	1	.....	.....	....	6	....	4	4	....	7	.....
167	9	981	1	.....	1	.....	.....	....	2	....	5	....	2	3	.....
168	....	743	1	.....	1	.....	.....	....	.....	....	1	....	5	4	3

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		$	$	$	$	$	$	$	$	$	$
169 Timmins	1	308	288	71	44	....	21	.....	.....	...	....
170 Tottenham	1	497	442	78	93	10	54	52	.....	...	....
171 Warkworth	1	483	522	54	96	....	68	21	.....	...	....
172 Wellington	1	193	325	68	.....	....	74	*600	.....	...	....
173 West Lorne	1	361	417	63	68	....	55	36	.....	...	....
174 Westmeath	1	205	244	53	30	....	58	10	.....	...	....
175 Westport	1	367	389	38	25	....	71	18	.....	...	....
176 Westport (R.C.S.S.)	1	323	307	50	39	....	60	37	.....	...	....
177 Wheatley	1	435	313	188	69	....	35	.....	.....	...	....
178 Winona	1	197	328	66	28	....	99	.....	.....	...	....
179 Wolfe Island	1	76	71	47	35	....	8	.....	.....	...	....
180 Woodville	1	136	106	59	43	....	56	.....	.....	...	....
181 Wroxeter	1	378	400	80	52	....	25	13	.....	...	....
1 Totals, 1922-23	163	50,453	67,042	12,412	8,011	745	9,361	5,090	3,064	34	86
2 Totals, 1921-22	146	42,978	58,337	9,760	7,091	680	7,557	3,564	3,050	27	74
3 Increases	17	7,475	8,705	2,652	920	65	1,804	1,526	14	7	12
4 Decrease	.....	.....	.....	.....	.....	....	.....	.....	.....	...	....
5 Percentages	90	31.92	42.42	7.85	5.06	.47	5.92	3.22	1.93	.02	.05

*Including Equipment of Gymnasium.

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Concluded)

	Equipment		Religious and Other Exercises					Destination of Pupils							
	Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Other Occupations	Other Continuat'n or High Schools	Without Occupation
	$	$													
169	....	732	1	.....	1	1	.....	2	.....	....	1	1	.....	3	.....
170	....	1,226	1	.....	1	.....	.....	2	3	....	1	....	3	25	.....
171	....	1,244	.....	.....	1	.....	.....	1	1	....	3	....	6	.....	3
172	....	1,260	1	.....	1	.....	.....	....	.....	....	.....	....	.....	.....	.....
173	30	1,030	1	.....	1	.....	.....	....	6	....	.....	3	.....	5	1
174	5	605	1	.....	1	.....	.....	2	1	....	.....	....	1	3	.....
175	....	908	1	.....	1	.....	.....	1	1	1	1	....	1	1	.....
176	42	858	1	1	1	1	.....	1	2	....	2	....	.....	2	1
177	....	1,040	1	.....	1	1	.....	2	2	....	2	1	2	1	.....
178	10	728	.....	.....	1	.....	.....	....	.....	....	.....	....	4	8	.....
179	....	237	1	.....	1	.....	.....	....	.....	....	.....	....	.....	.....	.....
180	....	400	1	.....	1	.....	.....	....	.....	....	.....	....	.....	.....	.....
181	25	973	1	.....	1	.....	.....	2	.....	....	3	3	6	5	.....
1	1,732	158,030	137	6	181	32	35	196	344	46	290	116	281	589	218
2	1,596	134,714	111	3	159	23	26	121	242	60	249	91	247	376	212
3	136	23,316	26	3	22	9	9	75	102	....	41	25	34	213	6
4	....	.....	.....	.....	....	.....	.....	....	.....	14	.....	....	.....	.....	.....
5	1.09	.....	75.69	3.31	100	17.68	19.34	9.42	16.54	2.21	13.94	5.57	13.51	28.32	10.48

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—			Number of Pupils from—			
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Sch. Sec. or Sect'ns forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
1 Aberfoyle	12	7	5	7	5	5	7	.....	11	1	.....	...
2 Acton	71	30	41	59	26	27	19	25	51	15	5	...
3 Agincourt	44	22	22	27	20	20	10	14	44	.....	.....	...
4 Ailsa Craig	42	16	26	38	16	16	9	17	20	21	1	...
5 Alvinston	85	33	52	82	31	31	23	31	31	36	18	...
6 Arkona	27	16	11	22	14	14	13	.....	24	3	.....	...
7 Ayr	55	28	27	51	20	22	18	15	38	3	14	...
8 Bancroft	44	18	26	36	20	18	15	11	25	18	1	...
9 Bath	35	15	20	28	8	8	16	11	16	17	2	...
10 Beachburg	40	14	26	37	40	5	21	14	35	5	.....	...
11 Beaverton	72	35	37	58	29	30	20	22	35	32	2	3
12 Beeton	42	19	23	31	10	11	16	15	14	23	5	...
13 Belmont	72	32	40	62	15	18	28	26	32	40	.....	...
14 Blackstock	26	11	15	21	17	16	10	.....	22	4	.....	...
15 Blenheim	79	30	49	54	31	34	27	18	58	21	.....	...
16 Blind River	42	8	34	27	17	17	14	11	42	.....	.....	...
17 Blyth	56	23	33	48	9	9	23	24	27	28	.....	1
18 Bobcaygeon	21	6	15	20	14	14	7	.....	12	9	.....	...
19 Bolton	19	4	15	16	13	13	6	.....	8	10	1	...
20 Bothwell	48	20	28	36	15	19	11	18	25	15	8	...
21 Bowesville	16	6	10	12	8	8	8	.....	16	.....	.....	...
22 Bridgeburg	90	47	43	71	42	42	29	19	61	29	.....	...
23 Brownsville	14	9	5	12	10	10	4	.....	8	4	1	1
24 Bruce Mines	43	13	30	38	18	18	11	14	15	28	.....	...
25 Brussels	73	30	43	69	30	32	21	20	71	2	.....	...
26 Burk's Falls	49	16	33	36	19	19	15	15	36	13	.....	...
27 Caledon East	19	8	11	15	15	15	4	.....	13	5	1	...
28 Cannington	50	17	33	42	22	23	4	23	32	17	1	...
29 Cardinal	40	17	23	33	11	11	18	11	33	7	.....	...
30 Carp	63	21	42	59	25	26	20	17	46	17	.....	...
31 Claremont	44	15	29	37	18	18	11	15	14	30	.....	...
32 Clifford	37	19	18	33	12	13	12	12	24	13	.....	...
33 Cobden	31	8	23	26	21	20	11	.....	25	6	.....	...
34 Cochrane	19	8	11	13	12	13	6	.....	19	.....	.....	...
35 Coldwater	41	26	15	35	14	15	7	19	23	18	.....	...
36 Comber	30	6	24	26	12	12	11	7	29	1	.....	...
37 Cookstown	76	23	53	67	30	32	22	22	40	36	.....	...
38 Copetown	18	4	14	16	14	15	3	.....	14	4	.....	...
39 Creemore	85	35	50	73	36	38	23	24	31	38	16	...
40 Danforth Park	20	7	13	14	19	20	.....	.....	20	.....	.....	...
41 Delaware	47	18	29	41	8	11	14	22	10	37	.....	...
42 Delhi	51	20	31	43	23	24	13	14	24	25	2	...
43 Denbigh	18	4	14	13	6	8	10	.....	16	.....	1	1
44 Devizes	7	5	2	6	1	3	4	.....	2	5	.....	...
45 Dorchester	49	16	33	40	19	19	19	11	46	3	.....	...
46 Drayton	105	50	55	82	39	39	27	39	22	81	2	...
47 Dresden	98	43	55	78	29	29	33	36	48	38	12	...
48 Drumbo	35	19	16	30	11	17	8	10	16	19	.....	...
49 Dryden	31	13	18	19	17	17	10	4	25	3	3	...
50 Eganville	48	18	30	45	18	18	12	18	29	19	.....	...
51 Eganville (R.C.S.S)	70	38	32	53	18	19	18	33	45	24	.....	1
52 Elmvale	63	29	34	51	33	34	16	13	31	32	.....	...
53 Ennismore	42	17	25	35	10	11	11	20	15	24	3	...
54 Erin	43	14	29	36	24	21	10	12	23	18	2	...
55 Espanola	39	18	21	31	17	18	13	8	39	.....	.....	...
56 Fenelon Falls	70	31	39	56	30	32	15	23	42	27	.....	1

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC.

	Number of Pupils from Families whose Head is occupied as below							No. of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
1	....	9	.....	.....	1	2	.....	6	12	12	7	.....	.....
2	9	18	2	4	28	6	4	7	71	71	27	11	21
3	3	32	3	.....	.....	6	.....	10	44	43	21	8	8
4	4	23	.....	5	8	2	.....	9	42	42	16	10	10
5	5	59	8	.....	10	2	1	31	85	85	30	19	19
6	....	26	.....	1	.....	.....	.....	13	27	27	14	.....	.....
7	8	28	3	3	13	.....	.....	9	56	56	24	13	10
8	12	20	3	7	2	.....	.....	12	41	43	20	8	8
9	1	18	2	6	4	4	.....	16	34	34	13	9	2
10	6	33	1	.....	.....	.....	.....	26	40	40	26	13	.....
11	10	40	1	7	2	6	6	30	70	71	30	18	19
12	1	31	1	8	1	.....	.....	16	35	42	11	9	11
13	3	54	1	6	3	5	.....	24	72	72	23	12	18
14	3	18	.....	.....	2	1	2	21	25	25	18	.....	.....
15	16	28	1	9	14	8	3	21	79	79	35	22	21
16	....	8	.....	8	.....	20	6	1	39	39	17	6	3
17	4	31	1	8	1	6	5	20	56	56	23	21	21
18	1	11	1	3	2	3	.....	.....	21	21	15	.....	.....
19	....	13	.....	4	.....	2	.....	.....	19	19	13	.....	.....
20	8	31	2	5	2	.....	.....	22	48	48	20	13	10
21	....	16	.....	.....	.....	.....	.....	8	16	16	8	.....	.....
22	18	15	.....	20	20	13	4	6	90	90	48	6	12
23	....	12	.....	.....	1	.....	1	11	14	14	11	.....	.....
24	4	25	1	8	5	.....	.....	29	43	43	18	14	13
25	10	40	1	2	2	12	6	16	73	73	34	.....	.....
26	7	9	5	5	14	2	7	16	49	49	25	13	15
27	4	12	1	1	1	.....	.....	2	19	19	15	.....	.....
28	15	21	4	2	4	3	1	27	50	50	23	14	17
29	....	13	1	5	19	2	.....	13	40	40	14	9	3
30	....	29	2	8	13	6	5	21	63	63	25	17	5
31	....	34	1	4	2	2	1	11	44	44	18	10	8
32	9	24	2	.....	1	1	.....	12	37	37	16	11	10
33	....	11	2	7	5	4	2	6	31	31	20	.....	.....
34	....	.....	.....	1	16	2	.....	6	19	19	13	.....	.....
35	9	23	.....	.....	1	7	1	8	41	41	18	15	16
36	6	16	.....	4	3	1	.....	.....	30	30	17	6	5
37	7	55	.....	4	.....	10	.....	8	76	76	35	11	12
38	1	16	.....	1	.....	.....	.....	.....	18	18	15	.....	.....
39	11	51	3	6	3	8	3	22	85	85	38	9	12
40	....	.....	.....	4	16	.....	.....	.....	20	20	20	.....	.....
41	4	37	2	1	3	.....	.....	.....	47	47	12	14	17
42	6	26	3	6	4	6	.....	.....	51	51	26	14	12
43	....	16	.....	2	.....	.....	.....	3	18	18	9	.....	.....
44	....	7	.....	.....	.....	.....	.....	7	7	7	4	.....	.....
45	4	27	3	10	5	.....	.....	8	49	49	19	8	5
46	8	84	.....	10	.....	2	1	27	105	105	39	21	17
47	30	43	1	2	13	4	5	39	98	.....	35	54	31
48	7	21	1	2	1	1	2	5	35	35	14	4	4
49	....	6	.....	.....	25	.....	.....	12	24	28	21	.....	.....
50	12	21	.....	1	10	4	.....	12	47	47	23	14	15
51	9	32	4	6	4	15	.....	18	70	70	19	29	22
52	6	38	.....	5	4	8	2	38	63	63	37	8	8
53	....	42	.....	.....	.....	.....	.....	1	42	42	12	17	18
54	9	24	5	2	2	.....	1	9	43	43	23	9	6
55	3	.....	.....	32	1	3	.....	14	39	39	24	7	3
56	20	23	3	10	3	10	1	15	70	70	32	10	12

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Number of Pupils in the Various Subjects (Continued)

Continuation Schools	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	French	German	Latin	Zoology
1 Aberfoyle	6	6	6	12	6	12	.....	12	6
2 Acton	27	19	19	38	36	62	.....	52	20
3 Agincourt	21	10	9	37	18	39	.....	33	10
4 Ailsa Craig	16	12	9	25	22	41	.....	41	25
5 Alvinston	31	25	38	62	37	.....	.....	.....	23
6 Arkona	14	13	13	14	13	25	.....	17	13
7 Ayr	22	17	23	56	22	34	.....	34	39
8 Bancroft	18	15	11	29	24	19	.....	12	15
9 Bath	8	16	17	17	25	29	.....	24	16
10 Beachburg	26	21	21	13	26	20	.....	20	.....
11 Beaverton	30	20	20	50	39	49	.....	48	20
12 Beeton	11	17	18	20	29	19	.....	24	16
13 Belmont	27	28	29	60	40	53	.....	51	25
14 Blackstock	17	9	9	17	8	24	.....	19	26
15 Blenheim	35	23	11	79	45	64	.....	45	34
16 Blind River	16	14	4	33	33	25	.....	21	9
17 Blyth	11	23	21	20	35	41	.....	41	32
18 Bobcaygeon	14	7	.....	15	7	21	.....	21	7
19 Bolton	13	6	5	13	6	19	.....	18	6
20 Bothwell	17	8	13	35	23	29	.....	31	10
21 Bowesville	8	8	8	8	8	12	.....	14	7
22 Bridgeburg	42	29	26	54	40	71	.....	64	29
23 Brownsville	11	2	3	10	4	10	.....	11	2
24 Bruce Mines	1	10	15	11	42	24	.....	24	28
25 Brussels	33	22	20	50	36	56	.....	58	20
26 Burk's Falls	20	15	18	32	28	37	.....	33	21
27 Caledon East	16	3	3	15	4	18	.....	14	18
28 Cannington	23	4	24	50	27	26	.....	28	4
29 Cardinal	11	20	19	20	26	40	.....	31	29
30 Carp	25	21	22	42	38	45	.....	30	20
31 Claremont	18	14	14	28	25	36	.....	34	13
32 Clifford	13	14	12	25	24	20	.....	20	13
33 Cobden	20	11	11	20	11	15	.....	14	11
34 Cochrane	13	6	6	13	6	19	.....	18	6
35 Coldwater	15	7	7	30	22	31	.....	28	7
36 Comber	12	12	12	23	15	22	.....	19	12
37 Cookstown	32	22	24	46	35	50	.....	42	23
38 Copetown	15	3	2	17	3	18	.....	18	18
39 Creemore	38	23	7	60	43	63	.....	69	22
40 Danforth Park	13	.....	.....	20	.....	18	.....	9	.....
41 Delaware	11	15	14	18	9	37	.....	36	16
42 Delhi	24	15	11	23	27	48	.....	36	13
43 Denbigh	17	10	.....	16	10	7	.....	6	9
44 Devizes	3	4	4	3	4	6	.....	4	4
45 Dorchester	19	20	20	29	30	41	.....	41	20
46 Drayton	39	33	28	77	40	74	.....	89	.....
47 Dresden	30	35	35	54	54	65	.....	60	29
48 Drumbo	13	10	12	27	8	29	.....	25	25
49 Dryden	20	12	12	22	7	17	.....	27	22
50 Eganville	18	12	12	32	22	29	.....	28	13
51 Eganville (R.C.Sep.Sch.)	18	22	18	45	37	50	.....	38	18
52 Elmvale	34	16	16	41	26	44	.....	45	16
53 Ennismore	12	12	17	14	14	24	.....	21	13
54 Erin	24	12	12	31	22	38	.....	30	10
55 Espanola	20	13	17	27	20	30	.....	30	13
56 Fenelon Falls	32	15	.....	47	25	53	.....	51	15

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
1	12	.....	.....	.....	.....	.....	12	12	.....	.....	.....
2	29	18	8	.....	.....	.....	27	71	.....	.....	.....
3	20	10	10	.....	.....	.....	23	44	.....	.....	.....
4	.....	8	8	.....	.....	.....	16	42	.....	.....	.....
5	31	19	19	.....	.....	.....	27	85	59	.....	.....
6	14	.....	.....	.....	.....	.....	18	27	.....	.....	.....
7	.....	.....	14	.....	.....	.....	23	56	.....	.....	.....
8	21	10	9	.....	.....	.....	24	44	.....	.....	.....
9	9	9	10	.....	.....	.....	8	35	.....	.....	.....
10	.....	13	.....	.....	.....	.....	39	40	26	.....	.....
11	28	17	18	.....	.....	.....	20	72	.....	.....	.....
12	11	11	9	.....	.....	.....	14	42	.....	.....	.....
13	24	26	13	.....	.....	.....	22	72	.....	.....	.....
14	2	.....	.....	.....	.....	.....	7	26	.....	.....	.....
15	23	21	15	.....	.....	.....	65	79	.....	.....	.....
16	16	8	7	.....	.....	.....	9	42	.....	.....	.....
17	.....	15	14	.....	.....	.....	11	56	.....	.....	.....
18	20	.....	.....	.....	.....	.....	20	21	.....	.....	.....
19	14	.....	.....	.....	.....	.....	16	19	.....	.....	.....
20	16	6	11	.....	.....	.....	9	48	.....	.....	.....
21	8	.....	.....	.....	.....	.....	8	16	.....	.....	.....
22	68	14	15	.....	.....	.....	42	90	.....	.....	.....
23	11	.....	.....	.....	.....	.....	1	14	.....	.....	.....
24	2	11	13	.....	.....	.....	21	43	.....	.....	.....
25	32	19	12	.....	.....	.....	37	73	.....	.....	.....
26	17	13	13	.....	.....	.....	19	49	.....	.....	.....
27	.....	.....	.....	.....	.....	.....	15	19	.....	.....	.....
28	20	23	20	.....	.....	.....	24	50	.....	.....	.....
29	1	1	8	.....	.....	.....	16	40	.....	.....	.....
30	26	5	5	.....	.....	.....	28	63	.....	.....	.....
31	20	8	9	.....	.....	.....	19	44	.....	.....	.....
32	18	10	10	.....	.....	.....	19	37	.....	.....	.....
33	20	.....	.....	.....	.....	.....	26	31	.....	.....	.....
34	13	.....	.....	.....	.....	.....	14	19	.....	.....	.....
35	14	16	14	.....	.....	.....	15	41	.....	.....	.....
36	21	2	4	.....	.....	.....	13	24	.....	.....	.....
37	38	10	8	.....	.....	.....	34	76	.....	.....	.....
38	.....	.....	.....	.....	.....	.....	16	18	.....	.....	.....
39	61	16	20	.....	.....	.....	40	85	.....	.....	.....
40	14	.....	.....	13	.....	.....	15	20	.....	.....	.....
41	12	10	15	.....	.....	.....	25	47	.....	.....	.....
42	24	11	13	.....	.....	.....	39	51	.....	.....	.....
43	7	.....	.....	.....	.....	.....	9	18	.....	.....	.....
44	.....	.....	.....	.....	.....	.....	.....	7	3	.....	.....
45	19	10	9	.....	.....	.....	19	49	.....	.....	.....
46	.....	.....	.....	.....	.....	.....	41	105	96	.....	.....
47	36	23	25	.....	.....	.....	36	98	.....	.....	.....
48	.....	9	7	.....	.....	.....	16	35	.....	.....	.....
49	14	8	.....	.....	.....	.....	23	31	.....	.....	.....
50	18	8	11	.....	.....	.....	19	46	.....	.....	.....
51	24	20	28	.....	.....	.....	25	69	.....	.....	22
52	34	11	6	.....	.....	.....	16	61	.....	.....	.....
53	13	17	15	.....	.....	.....	17	.....	.....	.....	.....
54	25	8	12	.....	.....	.....	24	43	.....	.....	.....
55	7	4	7	.....	.....	.....	14	39	.....	.....	.....
56	47	10	11	.....	.....	.....	32	70	.....	.....	.....

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—			Number of Pupils from—			
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Sch. Sec. or Sect'ns forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
57 Fenwick	19	8	11	11	14	15	4	.....	10	7	2	...
58 Feversham	20	6	14	18	15	13	7	.....	4	16	....	...
59 Finch	92	33	59	66	35	40	22	30	28	63	1	...
60 Fingal	40	19	21	36	19	17	14	9	12	28	....	...
61 Florence	19	10	9	15	18	9	10	.....	9	8	2	...
62 Frankford	56	23	33	41	24	24	15	17	22	10	24	...
63 Gore Bay	73	26	47	59	30	32	20	21	39	34	....	...
64 Grand Valley	88	34	54	78	39	40	31	17	21	60	6	1
65 Hallville	31	14	17	28	12	14	12	5	26	3	2	...
66 Hanover	92	40	52	85	33	35	35	22	62	21	7	2
67 Harrow	52	23	29	35	23	23	19	10	52	.....	.....	...
68 Havelock	50	24	26	40	16	4	32	14	36	11	3	...
69 Hepworth	17	9	8	14	10	12	5	.....	5	7	5	...
70 Highgate	60	25	35	49	25	30	13	17	19	41	....	...
71 Holstein	21	8	13	16	8	8	13	.....	12	9	....	...
72 Huntsville	102	38	64	88	47	50	24	28	72	.....	30	...
73 Ilderton	33	14	19	30	16	16	13	4	21	11	1	...
74 Inglewood	18	9	9	17	18	15	3	.....	10	8	....	...
75 Iroquois Falls	27	15	12	24	15	15	12	.....	19	8	....	...
76 Islington	27	16	11	24	18	19	8	.....	21	6	....	...
77 Jarvis	17	8	9	13	7	8	9	.....	6	11	....	...
78 Jockvale	7	3	4	5	4	4	3	.....	5	2	....	...
79 Kars	47	14	33	41	20	20	17	10	20	27	....	...
80 Keewatin	45	21	24	34	26	27	8	10	45	.....	....	...
81 Kenmore	45	17	28	39	11	13	15	17	16	29	....	...
82 Kinburn	55	24	31	45	14	19	15	21	18	37	....	...
83 Lakefield	93	34	59	74	28	30	25	38	61	31	1	...
84 Lambeth	48	20	28	40	20	21	18	9	23	25	....	...
85 Lanark	86	35	51	56	34	34	25	27	43	42	1	...
86 Lansdowne	55	13	42	43	22	22	15	18	55	.....	....	...
87 Laurel	9	7	2	6	9	9	.....	.....	3	6	....	...
88 Lion's Head	8	3	5	7	5	5	3	.....	8	.....	....	...
89 Little Current	37	13	24	30	11	16	13	8	21	16	....	...
90 Lobo	50	26	24	37	20	21	18	11	43	6	1	...
91 Long Branch	24	13	11	22	13	20	4	.....	22	2	....	...
92 Lucknow	79	30	49	68	30	23	18	38	34	21	24	...
93 Lyndhurst	31	13	18	26	18	21	10	.....	18	13	....	...
94 Manitowaning	38	14	24	33	12	16	13	9	15	22	....	1
95 Manotick	25	5	20	22	6	10	8	7	14	11	....	...
96 Marmora	85	32	53	74	22	23	25	37	26	59	....	...
97 Massey	24	10	14	21	15	16	8	.....	24	.....	....	...
98 Maxville	100	37	63	79	35	35	33	32	37	37	26	...
99 Melbourne	51	20	31	41	23	23	10	18	11	40	....	...
100 Merlin	61	30	31	51	16	18	21	22	21	40	....	...
101 Merrickville	62	17	45	49	15	19	19	24	29	13	20	...
102 Metcalfe	34	12	22	33	12	12	8	14	14	15	5	...
103 Millbrook	81	34	47	66	29	31	25	25	37	43	1	...
104 Milverton	69	29	40	61	28	33	13	23	39	30	....	...
105 Mimico	127	49	78	104	53	63	42	22	72	55	....	...
106 Mindemoya	39	15	24	34	16	16	15	8	13	26	....	...
107 Minden	27	7	20	21	3	3	14	10	7	19	1	...
108 Morriston	21	5	16	16	10	11	10	.....	20	.....	1	...
109 Mount Albert	47	18	29	36	14	17	13	17	34	9	4	...
110 Mount Brydges	51	16	35	40	16	16	13	22	40	11	....	...
111 Mount Elgin	16	7	9	13	15	12	4	.....	7	9	....	...
112 Navan	40	12	28	35	10	10	19	11	16	20	4	...

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils from Families whose Head is occupied as below							No. of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
57	5	12	.....	.....	1	1	.....	2	19	19	16	.....	.....
58	2	18	.....	.....	.....	.....	.....	18	20	20	13	.....	.....
59	....	61	5	5	4	17	.....	22	92	92	40	34	9
60	4	28	5	1	1	.....	1	4	40	40	18	10	10
61	3	12	2	2	.....	.....	.....	9	18	18	9	.....	.....
62	....	39	2	9	6	.....	.....	15	56	56	41	17	15
63	....	46	4	15	4	4	.....	14	73	73	35	15	9
64	7	71	2	6	2	.....	.....	42	88	88	40	13	11
65	2	23	.....	6	.....	.....	.....	9	31	31	17	7	4
66	18	22	6	24	8	10	4	36	92	92	37	21	10
67	8	29	1	6	4	4	.....	20	52	52	24	10	10
68	2	13	1	3	14	15	2	.....	50	50	16	10	10
69	....	14	.....	1	2	.....	.....	5	17	17	13	.....	.....
70	1	50	1	2	4	2	.....	32	30	60	31	11	11
71	....	.....	4	1	16	.....	.....	10	21	21	9	.....	.....
72	13	28	3	11	19	18	10	57	97	94	49	20	15
73	....	31	1	.....	.....	.....	1	13	33	33	19	2	2
74	....	18	.....	.....	.....	.....	.....	.....	18	18	15	.....	.....
75	4	1	.....	12	1	9	.....	.....	27	27	15	.....	.....
76	....	5	4	4	1	13	.....	5	27	27	19	.....	.....
77	2	13	.....	2	.....	.....	.....	8	17	17	8	.....	.....
78	....	7	.....	.....	.....	.....	.....	2	7	7	5	.....	.....
79	6	31	.....	5	3	2	.....	6	47	47	25	7	5
80	....	1	.....	10	22	12	.....	26	45	45	27	5	4
81	....	23	2	10	10	.....	.....	15	45	45	12	16	16
82	1	47	1	6	.....	.....	.....	16	55	55	19	16	9
83	9	44	5	11	16	8	.....	25	93	93	32	24	22
84	4	41	.....	1	1	.....	1	13	44	44	20	.....	6
85	4	47	2	6	8	15	4	36	82	82	36	17	14
86	2	35	3	6	1	8	.....	.....	55	55	28	13	5
87	....	9	.....	.....	.....	.....	.....	.....	9	9	9	.....	.....
88	....	4	.....	2	2	.....	.....	.....	8	8	8	.....	.....
89	4	10	1	4	9	7	2	14	37	37	19	8	8
90	2	44	1	1	.....	2	.....	17	50	50	23	10	7
91	3	1	.....	7	.....	13	.....	24	24	24	20	.....	.....
92	11	42	5	6	12	3	.....	17	79	79	26	21	25
93	2	26	.....	1	1	1	.....	5	31	31	21	.....	.....
94	3	20	3	.....	2	8	2	14	38	38	21	8	9
95	2	14	.....	6	3	.....	.....	5	22	24	13	6	6
96	21	36	4	11	8	1	4	24	81	81	24	22	26
97	3	5	2	7	2	5	.....	6	24	24	16	.....	.....
98	20	55	6	2	1	2	14	28	89	100	41	17	24
99	6	41	1	3	.....	.....	.....	.....	51	51	26	10	16
100	3	42	.....	5	6	5	.....	20	61	61	17	13	19
101	3	40	3	7	8	1	.....	.....	62	62	19	18	8
102	1	31	.....	.....	.....	1	1	9	34	34	18	9	11
103	5	51	4	3	10	5	3	25	81	81	31	11	13
104	8	31	3	12	14	1	.....	.....	69	69	33	20	15
105	35	19	8	25	32	8	.....	40	127	127	68	20	10
106	3	29	2	1	2	.....	2	23	35	36	24	7	6
107	2	21	1	2	1	.....	.....	16	27	27	8	9	10
108	....	15	.....	2	1	3	.....	10	21	21	11	.....	.....
109	3	29	2	2	6	5	.....	17	47	47	17	17	.....
110	3	40	1	2	3	.....	2	6	51	51	16	13	14
111	....	16	.....	.....	.....	.....	.....	.....	16	16	13	.....	.....
112	3	37	.....	.....	.....	.....	.....	.....	40	40	13	10	3

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Continued)								
	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	French	German	Latin	Zoology
57 Fenwick	15	3	8	16	4	17	.....	18	3
58 Feversham	13	7	7	13	7	13	.....	17	7
59 Finch	40	21	28	70	51	73	.....	71	21
60 Fingal	17	14	14	28	20	26	.....	26	27
61 Florence	9	9	9	9	9	18	.....	18	3
62 Frankford	24	15	14	41	32	54	.....	52	15
63 Gore Bay	34	20	22	32	34	29	.....	31	19
64 Grand Valley	40	31	31	57	48	56	.....	56	27
65 Hallville	16	13	12	19	3	17	.....	19	13
66 Hanover	37	39	35	52	55	63	.....	63	35
67 Harrow	24	20	20	34	30	48	.....	45	20
68 Havelock	16	36	18	46	30	31	.....	44	35
69 Hepworth	12	4	5	12	5	13	.....	13	5
70 Highgate	28	13	13	39	13	37	.....	35	13
71 Holstein	9	11	11	9	11	18	.....	20	21
72 Huntsville	49	24	24	72	41	46	.....	45	24
73 Ilderton	16	13	13	20	15	20	.....	20	13
74 Inglewood	15	3	3	15	3	18	.....	18	18
75 Iroquois Falls	12	12	.....	15	12	27	.....	27	27
76 Islington	20	8	8	19	8	25	.....	19	8
77 Jarvis	8	9	9	8	9	14	.....	13	9
78 Jockvale	6	3	2	4	2	7	.....	7	7
79 Kars	25	13	16	34	23	35	.....	33	16
80 Keewatin	27	7	8	32	12	35	.....	32	7
81 Kenmore	12	15	15	28	16	5	.....	34	15
82 Kinburn	17	18	18	39	26	46	.....	47	15
83 Lakefield	30	25	29	54	54	56	.....	55	25
84 Lambeth	20	15	15	27	27	33	.....	32	35
85 Lanark	34	27	25	18	16	19	.....	9	25
86 Lansdowne	22	18	18	35	24	30	.....	31	15
87 Laurel	9	.....	.....	9	.....	9	.....	9	.....
88 Lion's Head	8	1	.....	8	.....	8	.....	8	8
89 Little Current	16	15	7	23	20	27	.....	20	13
90 Lobo	21	17	24	31	26	39	.....	42	17
91 Long Branch	.....	4	4	20	4	24	.....	24	22
92 Lucknow	23	18	17	55	51	34	.....	43	17
93 Lyndhurst	21	10	10	21	10	27	.....	29	10
94 Manitowaning	17	14	13	26	16	7	.....	10	15
95 Manotick	18	8	.....	14	13	11	.....	12	18
96 Marmora	22	25	25	48	46	51	.....	40	25
97 Massey	16	.....	6	19	8	20	.....	16	4
98 Maxville	36	37	31	53	52	56	.....	57	29
99 Melbourne	24	10	12	11	26	28	.....	37	10
100 Merlin	19	22	18	13	12	34	.....	41	23
101 Merrickville	19	24	22	34	31	40	.....	51	21
102 Metcalfe	13	12	12	16	6	20	.....	18	9
103 Millbrook	31	25	18	56	22	70	.....	71	25
104 Milverton	33	13	9	52	31	50	.....	68	13
105 Mimico	65	38	38	92	62	122	.....	111	11
106 Mindemoya	19	15	14	29	17	21	.....	17	21
107 Minden	5	16	15	27	24	11	.....	8	16
108 Morriston	11	10	10	11	10	21	.....	21	21
109 Mount Albert	17	13	14	31	30	37	.....	37	18
110 Mount Brydges	16	13	13	29	26	41	.....	29	29
111 Mount Elgin	12	4	2	16	4	15	.....	15	4
112 Navan	2	18	17	6	30	25	.....	29	25

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
57	9						10	19			
58	16						7	20			
59	41	39	38				43	92			
60		10	9				23	40			
61	18						9	18			
62	24	12	12				24	56			
63	34	11	16				35	72			
64	40	10	10				27	86			
65	18	3	3				22	31			
66	36	14	22				35	91			
67	24	10	10				24	52			
68	2	15					1	50			
69	12						12	17			
70	32	12	12				19	60			
71							11	21			
72	52	13	20				25	102			
73	16	2	4				13	33			
74							15	18			
75				15			27	27			
76	27						27	27			
77	8						17	17			
78	1						7	7			
79	21	7	7				37	46			
80	29	5	6			30	2	45			
81	12	17	17				12	45			
82	23	14	16					55			
83	30	26	28				30	93			
84		6					19	44			21
85	40	8	15				25	51			
86	23	5	11				36	55			
87	9						9	9			
88							6	8			
89	20	8	6				18	37			
90	21	8	8				17	50			
91							20	24			
92	24	28	29				30	78			
93	21						31				
94	17	9	9				16	38			
95		5	4				18	25			
96	23	25	29				26	85			
97	17						16	24			
98	48	15	16				39	97			
99	24	16	11				24	51			
100	21	18	18				23	61			
101	25	22	12				20	62			
102	15	9	11				13	34			
103	31	20	19				43	81			
104	33	17	16				46	69			
105	61			52			10	126			
106	15	5	5				7	39			
107	5	10	10		1		7	27			
108							12	21			
109	12	11					13	47			
110	3	13	19				18	51			
111	13						16	16			
112	22	13	13				21	40			

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—			Number of Pupils from—			
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Sch. Sec. or Sect'ns forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
113 New Dundee	10	3	7	9	9	5	5	.....	10	.....	.....	...
114 New Hamburg	55	29	26	42	17	16	20	19	31	14	9	1
115 New Liskeard	65	24	41	50	29	29	20	16	58	.....	.....	7
116 North Augusta	45	18	27	37	17	17	13	15	19	26	.....	...
117 North Gower	40	16	24	33	10	11	17	12	22	17	1	...
118 Odessa	50	25	25	38	24	25	12	13	20	21	9	...
119 Oil Springs	36	15	21	27	13	10	14	12	24	12	.....	...
120 Onondaga	18	6	12	16	18	18	.....	.....	14	4	.....	...
121 Orono	62	30	32	50	27	31	13	18	20	41	.....	1
122 Paisley	68	27	41	64	24	24	20	24	22	46	.....	...
123 Pakenham	51	26	25	44	12	12	15	24	24	19	7	1
124 Palmerston	63	33	30	53	25	26	21	16	45	18	.....	...
125 Pickering	19	6	13	15	16	11	8	.....	9	10	.....	...
126 Pierce's Corners	15	8	7	13	2	3	4	8	7	8	.....	...
127 Plattsville	47	22	25	41	18	18	8	21	17	24	6	...
128 Port Burwell	36	16	20	29	9	10	9	17	21	14	1	...
129 Port Colborne	99	52	47	83	46	49	27	23	54	45	.....	...
130 Port Credit	81	32	49	62	29	30	28	23	78	1	1	1
131 Powassan	60	25	35	48	26	28	11	21	36	22	.....	2
132 Princeton	30	10	20	24	7	9	11	10	25	3	2	...
133 Rainy River	45	18	27	36	22	21	10	14	36	9	.....	...
134 Richard's Landing	18	5	13	16	10	10	3	5	18	.....	.....	...
135 Richmond	67	23	44	50	18	22	22	23	27	40	.....	...
136 Ridgeway	68	29	39	62	26	26	19	23	31	37	.....	...
137 Ripley	83	33	50	75	23	20	30	33	36	47	.....	...
138 Rockwood	29	14	15	26	17	17	12	.....	14	14	1	...
139 Rodney	82	40	42	66	27	32	22	28	38	34	9	1
140 Russell	60	27	33	48	21	25	9	26	36	15	6	3
141 St. George	69	30	39	61	18	27	18	24	59	1	9	...
142 Schomberg	27	11	16	20	14	17	10	.....	11	10	6	...
143 Schreiber	30	11	19	24	30	6	24	.....	30	.....	.....	...
144 Scotland	45	28	17	37	16	16	16	13	19	15	11	...
145 Southampton	56	24	32	52	18	22	19	15	56	.....	.....	...
146 South Mountain	59	17	42	50	22	28	13	18	15	38	6	...
147 South Porcupine	32	17	15	28	14	14	9	9	30	2	.....	...
148 South River	17	8	9	11	15	10	5	2	16	1	.....	...
149 Spencerville	62	24	38	50	18	21	28	13	22	40	.....	...
150 Springfield	41	16	25	31	17	18	10	13	18	23	.....	...
151 Sprucedale	25	7	18	19	12	15	10	.....	5	20	.....	...
152 Stayner	64	31	33	57	18	20	18	26	26	38	.....	...
153 Stella	21	6	15	18	6	6	6	9	2	19	.....	...
154 Stevensville	18	6	12	13	18	10	8	.....	14	4	.....	...
155 Stouffville	61	22	39	53	26	28	19	14	35	22	3	1
156 Sturgeon Falls	63	24	39	50	24	26	19	18	44	16	.....	3
157 Sunderland	42	19	23	37	16	15	13	14	21	19	2	...
158 Sutton	69	19	50	60	22	27	16	26	46	23	.....	...
159 Tamworth	85	32	53	65	30	36	24	25	36	34	15	...
160 Tara	47	21	26	42	20	20	15	12	33	13	1	...
161 Tavistock	54	29	25	44	21	21	16	17	35	11	8	...
162 Teeswater	89	28	61	75	32	40	24	25	40	49	.....	...
163 Thamesford	32	12	20	26	10	9	14	9	22	3	7	...
164 Thamesville	58	32	26	42	22	27	11	20	35	20	2	1
165 Thessalon	90	31	59	75	39	42	28	20	86	4	.....	...
166 Thornbury	75	30	45	65	20	22	24	29	31	44	.....	...
167 Thorndale	74	26	48	61	32	32	19	23	67	5	2	...
168 Tilbury	42	13	29	29	18	18	11	13	25	13	4	...

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
113	....	9	.....	1	.....	.....	.....	4	10	10	6	.....	.....
114	13	20	2	11	1	8	.....	6	55	55	22	14	13
115	12	9	1	13	4	24	2	20	65	65	29	15	.....
116	5	30	1	4	.....	3	2	14	45	45	17	13	13
117	6	25	2	2	2	2	1	7	40	40	18	9	7
118	2	34	1	6	2	5	.....	39	50	50	27	8	10
119	2	12	.....	4	8	10	.....	14	36	36	12	6	7
120	....	17	.....	1	.....	.....	.....	13	18	18	18	.....	.....
121	5	45	.....	5	2	5	.....	12	62	62	32	13	14
122	2	47	2	8	5	2	2	22	68	68	29	22	21
123	4	33	1	4	3	3	3	21	51	51	6	4	12
124	5	17	.....	29	8	4	.....	21	63	63	26	16	16
125	....	12	1	2	1	1	2	8	19	19	13	.....	.....
126	....	15	.....	.....	.....	.....	.....	6	15	15	3	3	4
127	4	31	3	4	.....	5	.....	8	47	47	18	14	14
128	4	13	1	6	8	4	.....	11	36	36	13	7	12
129	7	16	1	22	28	16	9	27	99	99	49	15	10
130	22	26	5	13	9	6	.....	22	81	81	35	16	5
131	14	30	2	8	5	1	.....	.....	60	60	28	20	19
132	1	19	1	3	4	2	.....	11	30	30	9	7	5
133	2	18	.....	7	.....	18	.....	.....	44	43	29	14	11
134	....	13	.....	1	2	2	.....	2	18	18	11	4	6
135	7	47	4	7	2	.....	.....	22	67	67	23	22	21
136	21	32	3	6	4	2	.....	22	68	68	26	20	21
137	14	56	3	7	3	.....	.....	2	72	72	23	42	24
138	8	12	2	1	5	.....	1	27	29	29	21	.....	.....
139	13	51	5	3	8	.....	2	13	77	77	37	18	11
140	9	36	1	10	2	2	.....	8	60	60	26	18	15
141	8	42	2	13	4	.....	.....	14	69	69	27	19	22
142	2	19	.....	2	1	3	.....	7	27	27	17	.....	.....
143	1	.....	.....	29	.....	.....	.....	21	21	21	5	.....	.....
144	5	33	2	5	.....	.....	.....	4	45	45	16	3	10
145	11	10	3	7	24	1	.....	1	56	56	27	9	9
146	2	42	6	3	3	2	1	13	59	59	34	12	11
147	11	2	.....	5	12	2	.....	9	32	32	14	7	3
148	....	4	.....	10	3	.....	.....	.....	17	17	12	2	2
149	8	44	3	4	.....	3	.....	23	60	60	26	14	9
150	....	34	.....	2	1	4	.....	22	40	40	21	9	9
151	1	7	.....	1	8	4	4	12	25	25	15	.....	.....
152	7	41	1	2	2	11	.....	18	64	64	20	15	15
153	....	19	.....	.....	.....	2	.....	6	18	18	12	7	5
154	3	5	1	4	4	.....	1	7	18	18	12	.....	.....
155	15	30	.....	4	5	1	6	19	59	60	28	12	9
156	2	3	.....	24	30	.....	4	20	63	63	35	11	11
157	5	28	1	.....	3	5	.....	13	42	42	16	12	13
158	7	28	3	2	16	13	.....	15	71	71	29	22	13
159	6	59	.....	9	2	6	3	19	85	85	39	15	12
160	8	24	4	6	4	1	.....	15	47	47	23	8	10
161	11	19	2	13	7	2	.....	15	46	54	20	10	10
162	10	49	3	9	5	9	4	52	89	89	40	17	17
163	10	15	.....	.....	1	6	.....	17	32	32	11	8	9
164	12	25	4	6	2	9	.....	5	58	58	31	6	14
165	12	31	.....	28	1	18	.....	28	90	90	42	10	11
166	3	42	7	16	7	.....	.....	24	75	75	24	6	25
167	8	57	.....	.....	2	7	.....	18	74	74	34	15	5
168	5	21	1	4	2	3	6	31	41	41	22	7	5

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Continued)								
	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	French	German	Latin	Zoology
113 New Dundee	6	5	5	6	5	7	.....	6	5
114 New Hamburg	16	20	20	16	39	31	.....	32	.....
115 New Liskeard	30	20	20	65	.....	64	.....	64	.....
116 North Augusta	17	13	13	30	26	33	.....	39	13
117 North Gower	11	19	18	20	24	24	.....	27	18
118 Odessa	27	14	16	35	16	42	.....	43	37
119 Oil Springs	10	15	15	20	19	24	.....	24	13
120 Onondaga	18	.....	5	18	.....	18	.....	18	.....
121 Orono	31	14	14	49	29	40	.....	38	14
122 Paisley	25	22	21	46	38	34	.....	30	20
123 Pakenham	27	28	20	26	29	32	.....	44	.....
124 Palmerston	26	21	21	42	42	39	.....	31	21
125 Pickering	12	8	19	11	8	18	.....	14	.....
126 Pierce's Corners	4	4	4	3	2	5	.....	4	3
127 Plattsville	18	8	8	47	22	40	.....	25	8
128 Port Burwell	11	12	13	24	23	24	.....	24	9
129 Port Colborne	49	29	27	59	39	76	.....	57	24
130 Port Credit	30	28	27	48	44	77	.....	74	26
131 Powassan	27	10	10	49	32	29	.....	31	10
132 Princeton	9	12	11	30	14	18	.....	18	.....
133 Rainy River	22	10	6	33	24	29	.....	33	5
134 Richard's Landing	10	5	7	17	7	8	.....	8	11
135 Richmond	25	19	20	39	40	34	.....	23	24
136 Ridgeway	27	21	22	46	34	51	.....	55	.....
137 Ripley	21	32	32	48	52	56	.....	68	29
138 Rockwood	17	12	12	17	.....	27	.....	26	28
138 Rodney	29	19	23	41	35	50	.....	.....	19
140 Russell	27	13	14	38	23	39	.....	38	8
141 St. George	24	18	38	47	39	45	.....	45	19
142 Schomberg	17	10	10	17	10	26	.....	27	10
143 Schreiber	.....	17	18	.....	17	23	.....	5	20
144 Scotland	16	16	16	29	29	39	.....	37	16
145 Southampton	24	15	5	53	27	37	.....	31	17
146 South Mountain	30	14	18	46	31	35	.....	29	14
147 South Porcupine	.....	9	23	4	5	5	.....	4	23
148 South River	12	5	3	17	4	15	.....	13	.....
149 Spencerville	21	29	28	32	37	44	.....	39	19
150 Springfield	20	7	10	30	19	24	.....	24	7
151 Sprucedale	13	12	14	13	11	24	.....	13	12
152 Stayner	22	19	20	30	29	33	.....	37	18
153 Stella	9	3	12	14	13	13	.....	12	6
154 Stevensville	10	8	8	10	5	17	.....	13	18
155 Stouffville	28	19	20	40	30	42	.....	49	20
156 Sturgeon Falls	27	21	23	38	31	53	.....	28	18
157 Sunderland	15	12	.....	16	13	32	.....	35	10
158 Sutton	29	25	19	42	24	44	.....	43	16
159 Tamworth	38	21	22	57	20	51	.....	48	22
160 Tara	21	14	14	10	9	33	.....	30	15
161 Tavistock	21	17	16	53	29	45	.....	43	16
162 Teeswater	40	21	22	88	42	34	.....	33	18
163 Thamesford	8	15	14	18	22	16	.....	16	14
164 Thamesville	25	14	14	42	22	43	.....	42	13
165 Thessalon	42	28	28	60	41	58	.....	51	28
166 Thornbury	22	24	26	28	33	69	.....	71	24
167 Thorndale	30	20	21	48	38	59	.....	59	22
168 Tilbury	18	13	13	24	19	18	.....	17	11

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
113	7	.....	.....	.....	.....	.....	7	10	.....	.....	.....
114	.....	15	16	.....	.....	.....	20	55	32	.....	.....
115	.....	.....	.....	.....	.....	.....	31	65	62	.....	.....
116	17	12	3	.....	.....	.....	17	45	.....	.....	.....
117	10	7	9	.....	.....	.....	17	40	.....	.....	.....
118	.....	5	7	.....	.....	.....	.....	50	.....	.....	.....
119	13	11	9	.....	.....	.....	16	36	.....	.....	.....
120	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
121	32	16	15	.....	.....	.....	36	62	.....	.....	.....
122	25	21	21	.....	.....	.....	26	68	.....	.....	.....
123	.....	12	9	.....	.....	.....	28	50	33	.....	.....
124	26	16	16	.....	.....	.....	35	63	.....	.....	.....
125	14	.....	.....	.....	.....	.....	.....	19	.....	.....	.....
126	.....	3	2	.....	.....	.....	8	15	.....	.....	9
127	18	20	20	.....	.....	.....	18	47	.....	.....	.....
128	11	12	11	.....	.....	.....	12	36	.....	.....	.....
129	48	15	16	.....	.....	.....	52	99	.....	.....	.....
130	30	18	6	.....	.....	.....	30	81	.....	.....	.....
131	37	20	20	.....	.....	.....	30	60	.....	.....	.....
132	20	7	3	.....	.....	.....	11	30	.....	.....	.....
133	31	14	14	.....	.....	.....	31	45	.....	.....	.....
134	.....	5	4	.....	.....	.....	12	18	.....	.....	.....
135	25	16	19	.....	.....	.....	32	66	.....	.....	.....
136	.....	19	20	.....	.....	.....	23	68	45	.....	45
137	29	29	26	.....	.....	.....	21	83	.....	.....	.....
138	.....	.....	.....	.....	.....	.....	.....	29	.....	.....	.....
139	32	14	14	.....	.....	.....	36	78	.....	.....	.....
140	25	13	12	.....	.....	.....	25	60	.....	.....	.....
141	27	14	16	.....	.....	.....	17	68	.....	.....	.....
142	19	.....	.....	.....	.....	.....	17	27	.....	.....	.....
143	21	.....	17	.....	.....	.....	20	23	.....	.....	.....
144	16	11	11	.....	.....	.....	16	45	.....	.....	.....
145	39	12	9	.....	.....	.....	37	56	.....	.....	.....
146	30	8	15	.....	.....	.....	30	59	.....	.....	.....
147	.....	.....	.....	.....	.....	.....	13	32	.....	.....	.....
148	15	.....	.....	.....	.....	.....	16	.....	.....	.....	.....
149	24	10	12	.....	.....	.....	31	61	.....	.....	.....
150	20	9	9	.....	.....	.....	10	41	.....	.....	.....
151	13	.....	.....	.....	.....	.....	13	25	.....	.....	.....
152	20	21	20	.....	.....	.....	.....	64	.....	.....	.....
153	8	5	4	.....	.....	.....	11	19	.....	.....	.....
154	.....	.....	.....	.....	.....	.....	11	18	.....	.....	.....
155	28	12	9	.....	.....	.....	.....	61	.....	.....	.....
156	26	11	9	.....	.....	.....	33	63	.....	.....	.....
157	15	12	13	.....	.....	.....	25	41	.....	.....	.....
158	30	11	20	.....	.....	.....	29	69	.....	.....	.....
159	38	18	14	.....	.....	.....	39	84	.....	.....	.....
160	21	11	9	.....	.....	.....	24	47	.....	.....	.....
161	20	12	11	.....	.....	.....	23	54	.....	.....	.....
162	46	16	15	.....	.....	.....	9	89	.....	.....	.....
163	.....	.....	.....	.....	.....	.....	17	32	17	.....	.....
164	30	14	14	.....	.....	.....	30	58	.....	.....	.....
165	42	12	12	.....	.....	.....	42	.....	.....	.....	.....
166	22	7	16	.....	.....	.....	24	75	.....	.....	.....
167	38	10	16	.....	.....	.....	37	74	.....	.....	.....
168	20	5	7	.....	.....	.....	.....	42	.....	.....	.....

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—			Number of Pupils from			
	Number of Pupils on Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Sch. Sec. or Sect'ns forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
169 Timmins	71	29	42	58	41	42	19	10	49	22	..	...
170 Tottenham	65	22	43	51	23	26	15	24	22	29	14	...
171 Warkworth	56	19	37	45	17	18	17	21	19	37	....	...
172 Wellington	42	17	25	37	33	34	5	3	37	5	....	...
173 West Lorne	79	32	47	65	23	45	13	21	54	25	....	...
174 Westmeath	21	7	14	20	14	14	7	.....	13	7	....	1
175 Westport	58	25	33	49	20	20	14	24	28	22	8	...
176 Westport (R.C.S.S)	70	23	47	63	22	22	21	27	30	30	10	...
177 Wheatley	70	29	41	58	25	25	32	13	29	11	30	...
178 Winona	23	13	10	18	9	13	10	..	21	2	....	...
179 Wolfe Island	15	4	11	13	11	13	2	..	7	8	....	...
180 Woodville	34	13	21	30	28	27	7	..	17	16	1	...
181 Wroxeter	47	18	29	40	25	25	10	12	16	31	....	...
1 Totals, 1922-23	8,777	3,569	5,208	7,234	3,539	3,667	2,649	2,461	5,003	3,275	464	35
2 Totals, 1921-22	7,505	3,080	4,425	6,309	3,226	3,423	2,316	1,766	4,461	2,555	429	60
3 Increases	1,272	489	783	925	313	244	333	695	542	720	35	...
4 Decreases	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	25
5 Percentages	.....	40.66	59.33	82.42	40.32	41 78	30.18	28.04	57.00	37.31	5.28	.40

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
169	9	1	3	58	.....	.....	.....	18	68	69	43	7	6
170	4	32	8	.....	.....	21	.....	3	65	65	27	11	11
171	10	36	2	4	4	.....	.....	16	55	55	19	15	8
172	5	27	3	4	1	.....	2	6	42	42	35	3	.....
173	19	36	.....	21	3	.....	.....	18	71	79	43	12	21
174	3	14	.....	1	2	1	.....	7	21	21	14	.....	.....
175	9	24	2	8	15	.....	.....	.....	55	55	22	18	7
176	11	44	.....	11	1	3	.....	5	70	70	34	16	22
177	4	39	.....	6	3	18	.....	.....	70	70	33	14	7
178	5	11	.....	2	2	3	.....	10	23	23	13	.....	.....
179	3	2	3	.....	3	3	1	2	15	15	12	.....	.....
180	....	20	1	7	3	2	1	7	34	34	28	.....	.....
181	....	28	1	2	3	11	2	24	44	44	23	5	9
1	993	4,690	284	1,051	870	707	182	2,450	8,628	8,601	4,030	1,750	1,547
2	886	3,841	248	902	725	733	143	3,034	7,358	7,427	3,388	1,727	1,515
3	107	849	36	149	145	.....	39	.....	1,270	1,174	642	23	32
4	....	.....	.....	.....	.....	26	.....	584	.....	.....	.....	.....	.....
5	11.31	53.44	3.23	11.97	9.91	8.06	2.07	27.91	98.30	97.99	45.91	19.94	17.63

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Concluded)								
	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	French	German	Latin	Zoology
169 Timmins	42	19	11	48	26	.....	.....	64	12
170 Tottenham	25	15	16	36	26	39	.....	44	40
171 Warkworth	19	20	20	37	27	27	.....	31	35
172 Wellington	35	4	5	37	8	42	.....	42	4
173 West Lorne	41	16	15	72	22	46	.....	47	14
174 Westmeath	14	6	7	14	7	20	.....	17	6
175 Westport	23	20	17	42	23	44	.....	49	34
176 Westport (R.C. Sep. Sch.)	25	23	25	37	40	47	.....	46	23
177 Wheatley	25	31	29	39	42	.....	.....	24	.....
178 Winona	13	10	10	13	10	23	.....	22	10
179 Wolfe Island	10	1	2	15	2	14	.....	14	.....
180 Woodville	28	7	7	29	7	26	.....	29	4
181 Wroxeter	25	11	13	10	44	34	.....	24	32
1 Totals, 1922-23	3,722	2,721	2,673	5,630	4,102	5,933	.....	5,763	2,843
2 Totals, 1921-22	3,218	2,312	2,830	6,415	3,925	6,066	1	5,852	2,449
3 Increases	504	409	.....	.....	177	.....	.....	.....	394
4 Decreases	.....	.....	157	785	.....	133	1	89	.....
5 Percentages	42.41	31.0	30.45	64.14	46.73	67.60	.....	65.66	32.39

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Concluded)

	Number of Pupils in the Various Subjects (Concluded)										
	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
169	47	7	8	.....	.....	.....	42	71	.....	.....	.....
170	3	22	11	.....	.....	.....	28	65	.....	.....	.....
171	.....	17	19	.....	.....	.....	22	56	.....	.....	.....
172	33	.....	.....	.....	.....	.....	34	42	.....	.....	.....
173	54	21	19	.....	.....	.....	42	79	.....	.....	.....
174	14	.....	.....	.....	.....	.....	14	21	.....	.....	.....
175	.....	15	20	.....	.....	.....	23	58	.....	.....	.....
176	35	18	17	.....	.....	.....	30	70	.....	.....	.....
177	56	11	10	.....	.....	.....	54	70	.....	.....	.....
178	13	.....	.....	.....	.....	.....	13	23	.....	.....	.....
179	7	.....	.....	.....	.....	.....	13	15	.....	.....	.....
180	21	.....	.....	.....	.....	.....	22	34	.....	.....	.....
181	1	11	5	.....	.....	.....	7	44	.....	.....	.....
1	3,422	1,662	1,645	80	1	30	3,792	8,497	373	.....	97
2	4,927	1,475	1,512	72	32	8	4,792	7,315	186	43	91
3	.....	187	133	8	.....	22	.....	1,182	187	.....	6
4	1,505	.....	.....	.....	31	.....	1,000	.....	.....	43	.....
5	38.99	18.93	18.74	.91	.....	.03	43.20	96.81	4.25	.....	1.11

CONTINUATION

IV. TABLE K—ATTENDANCE OF

Continuation Schools	Lower School, Form I																										Lower							
	Boys												Girls												Boys									
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years			
1 Aberfoyle	.	.	.	1	1	.	.	.	.	.	.	.	.	.	.	3	.	.	.	.	.	.	.	.	1	1	1	1	1	.	.			
2 Acton	.	.	2	2	5	3	.	.	.	.	.	.	.	2	6	4	1	1	.	1	.	.	.	.	.	1	3	3	.	.	.			
3 Agincourt	.	.	.	2	2	4	1	.	.	.	.	.	.	1	3	5	2	.	.	.	.	.	.	.	.	.	4	1	1	.	.	.			
4 Ailsa Craig	.	.	.	2	4	2	.	.	.	.	.	.	.	.	3	2	2	1	.	.	.	.	.	.	.	.	3	.	.	.	.	.			
5 Alvinston	.	.	1	1	2	4	.	1	.	.	.	.	.	.	2	6	6	6	1	.	1	.	.	.	.	.	3	5	2	2	.	.			
6 Arkona	.	.	1	.	2	3	1	.	.	.	.	.	.	.	1	3	2	.	1	.	.	.	.	.	.	.	2	3	2	2	.	.			
7 Ayr	.	.	2	1	4	.	1	.	.	.	.	.	.	2	3	5	4	.	.	.	.	.	.	.	.	.	4	5	2	.	.	.			
8 Bancroft	.	.	.	1	4	.	.	.	1	.	.	.	.	1	4	5	2	.	.	.	.	.	.	.	.	.	1	3	1	1	.	.			
9 Bath	.	.	.	.	1	1	.	.	.	.	.	.	.	.	1	4	1	.	.	.	.	.	.	.	.	2	.	1	1	2	1	.			
10 Beachburg	.	.	.	1	.	.	.	.	.	.	.	.	.	.	1	2	1	.	.	.	.	.	.	.	.	1	3	4	.	1	.	.			
11 Beaverton	.	.	.	3	10	2	2	.	1	.	.	.	.	1	1	5	3	1	1	.	.	.	.	.	.	.	1	5	1	.	.	.			
12 Beeton	.	.	.	.	1	2	1	.	.	.	.	.	.	.	2	2	2	1	.	.	.	.	.	.	.	1	2	5	2	.	.	.			
13 Belmont	.	.	.	3	3	1	2	1	.	.	.	.	.	.	1	5	1	1	.	.	.	.	.	.	.	.	2	4	2	2	2	.			
14 Blackstock	.	.	.	1	3	.	2	.	.	1	.	.	.	.	2	3	1	1	2	.	.	.	.	.	1	.	.	1	2	.	.	.			
15 Blenheim	.	.	.	2	3	4	4	1	.	.	.	.	.	.	1	5	10	4	.	.	.	.	.	.	.	.	.	2	3	4	5	.			
16 Blind River	.	.	.	.	3	.	.	.	.	.	.	.	.	1	2	4	6	1	.	.	.	.	.	.	.	.	.	.	2	.	.	.			
17 Blyth	.	.	.	1	4	.	.	.	.	.	.	.	.	1	1	2	.	.	.	.	.	.	.	.	.	.	4	4	1	1	.	.			
18 Bobcaygeon	.	.	.	1	.	2	1	.	1	.	.	.	.	1	2	4	.	2	.	.	.	.	.	.	.	.	.	1	.	.	.	.			
19 Bolton	.	.	.	.	.	2	.	.	.	.	.	.	.	.	2	3	5	1	.	.	.	.	.	.	.	.	1	.	1	.	.	.			
20 Bothwell	.	.	1	1	1	2	3	.	.	.	.	.	.	1	2	4	3	1	.	.	.	.	.	.	.	.	.	1	.	.	.	.			
21 Bowesville	.	.	.	.	.	2	1	.	.	.	.	.	.	.	1	1	1	1	1	.	.	.	.	.	.	.	.	1	.	2	.	.			
22 Bridgeburg	.	.	2	4	6	7	1	1	.	.	.	.	.	1	6	9	4	1	.	.	.	.	.	.	.	3	5	6	2	.	1	.			
23 Brownsville	.	.	.	3	3	1	.	.	.	.	.	.	.	.	1	1	.	1	.	.	.	.	.	.	.	1	.	1	.	.	.	.			
24 Bruce Mines	.	.	1	1	1	3	.	.	.	.	.	.	.	.	.	.	4	4	2	2	.	.	.	.	.	.	2	3	.	.	.	.			
25 Brussels	.	.	2	4	3	.	1	.	.	.	.	.	1	.	3	11	3	3	1	.	.	.	.	.	.	.	7	1	2	1	.	.			
26 Burk's Falls	.	.	.	.	1	1	2	.	.	.	.	.	.	.	2	7	3	3	.	.	.	.	.	.	.	.	5	2	.	.	.	.			
27 Caledon East	.	.	.	1	.	4	1	.	.	.	.	.	.	.	1	5	2	1	.	.	.	.	.	.	.	.	2	.	.	.	.	.			
28 Cannington	.	.	.	2	4	2	1	.	.	.	.	.	.	.	3	5	3	1	.	.	1	.	.	.	.	.	1	2	.	.	.	.			
29 Cardinal	.	.	.	1	.	1	1	2	1	.	.	.	.	.	.	1	2	.	2	.	.	.	.	.	.	.	2	1	5	1	.	.			
30 Carp	.	.	1	2	3	3	.	.	.	.	.	.	.	.	7	5	.	4	1	.	.	.	.	.	.	2	3	3	1	.	.			
31 Claremont	.	.	2	.	3	2	.	.	.	.	.	.	.	2	4	4	1	.	.	.	.	.	.	.	.	.	.	2	1	1	.	.			
32 Clifford	.	.	.	3	2	.	.	.	.	.	.	.	.	.	2	3	3	.	.	.	.	.	.	.	.	1	3	1	.	.	.	1			
33 Cobden	.	1	.	2	.	2	1	.	.	.	.	.	.	.	2	5	6	.	1	.	.	.	.	.	.	1	.	.	.	.	.	1			
34 Cochrane	.	.	.	.	3	1	1	.	.	.	.	.	.	.	.	3	3	.	1	1	.	.	.	.	.	.	1	1	1	.					
35 Coldwater	.	.	.	6	.	2	4	1	.	.	.	.	.	.	.	.	2	.	.	.	.	.	.	.	.	1	2	.	.	.	.				
36 Comber	.	.	.	.	.	1	.	.	.	.	.	.	.	.	1	4	4	1	1	.	.	.	.	.	.	.	2	.	.	1	.				
37 Cookstown	.	.	.	1	2	5	1	.	.	.	.	.	.	1	6	4	7	4	1	.	.	.	.	.	.	.	3	2	1	.	.				
38 Copetown	.	.	1	1	1	1	.	.	.	.	.	.	.	1	2	4	1	3	.	.	.	.	.	.	.	.	.	.	.	.	.				
39 Creemore	.	.	2	1	1	7	3	1	.	.	.	.	1	1	6	6	2	4	3	.	.	.	.	.	.	.	1	4	3	.	.				
40 Danforth Park	.	.	.	.	.	5	1	.	1	.	.	.	.	.	.	3	4	5	1	.	.	.	.	.	.	.	.	.	.	.	.				
41 Delaware	.	.	.	.	1	1	1	.	.	.	.	.	.	1	1	4	1	.	.	.	.	.	.	1	.	1	2	3	1	.	.				
42 Delhi	.	.	2	2	6	1	.	.	.	.	.	.	.	.	7	2	3	1	.	.	.	.	.	.	.	.	.	3	1	.	.				
43 Denbigh	.	.	.	1	2	.	.	.	.	.	.	.	.	.	1	1	.	1	1	1	.	.	.	.	.	.	.	.	.	.	.				
44 Devizes	.	.	.	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	1	.	.	.	.	.	.	2	.	.	1	.	.				
45 Dorchester	.	.	.	3	3	2	.	.	.	.	.	.	1	3	2	2	2	1	.	.	.	.	.	.	.	.	2	2	.	.	.				
46 Drayton	.	1	3	6	4	4	1	1	.	.	.	.	.	1	4	6	5	2	1	.	.	.	.	.	.	.	2	3	4	4	1				
47 Dresden	.	.	.	1	2	3	2	.	.	.	.	.	.	.	2	5	6	5	1	2	.	.	.	.	.	1	3	6	6	.	1				
48 Drumbo	.	.	.	3	1	4	1	.	.	.	.	.	.	2	1	3	2	.	.	.	.	.	.	.	1	1	.	.	1	.	.				
49 Dryden	.	.	1	2	1	2	1	.	.	.	.	.	.	.	.	2	5	3	.	.	.	.	.	.	.	.	1	2	.	.	.				
50 Eganville	.	1	.	.	1	2	2	1	.	.	.	.	.	.	4	6	.	1	.	.	.	.	.	.	.	.	2	1	2	.	.				
51 Eganville (R.C)	.	.	.	3	3	4	.	.	.	.	.	.	.	.	.	2	4	1	1	.	1	.	.	.	.	.	4	1	4	.	.				
52 Elmvale	.	.	3	8	4	3	1	.	.	.	.	.	.	2	3	4	3	1	2	.	.	.	.	.	.	.	1	1	3	.	1				
53 Ennismore	.	.	.	.	1	.	1	.	.	.	.	.	1	2	.	3	3	.	.	.	.	.	.	.	.	2	1	2	.	2	.				
54 Erin	.	.	2	3	3	2	.	.	.	.	.	.	.	3	2	4	1	.	1	.	.	.	.	.	.	.	.	.	1	.	.				
55 Espanola	.	.	.	5	3	2	1	.	.	.	.	.	.	1	1	2	1	.	2	.	.	.	.	.	.	.	.	2	3	.	.				
56 Fenelon Falls	.	.	3	2	3	6	.	.	.	.	.	1	.	1	2	7	6	1	.	.	.	.	.	.	.	.	.	2	2	4	.				
57 Fenwick	.	.	.	.	5	.	1	.	.	.	.	.	.	4	3	1	1	.	.	.	.	.	.	.	.	.	1	1	.	.	.				

SCHOOLS (Continued)

PUPILS BY AGE, SEX AND GRADE

| | School, Form II | | | | | | | | | | | | | | | Middle School | | | | | | | | | | | | | | |

CONTINUATION

IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I																												Lower						
	Boys												Girls												Boys										
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years				
58 Feversham	.	.	.	2	1	.	.	.	.	.	.	.	.	.	6	2	1	1	.	.	.	.	.	.	.	.	2	1	.	.	.				
59 Finch	.	.	.	4	.	5	1	.	.	.	.	.	.	6	7	13	3	1	.	.	.	.	.	.	1	3	2	3	.	.				
60 Fingal	.	.	1	3	3	1	2	.	.	.	.	.	.	1	3	2	1	.	.	.	.	.	.	.	1	5	1	.	.	.				
61 Florence	.	.	2	.	3	.	.	.	.	.	.	.	.	.	1	.	1	1	.	1	.	.	.	.	1	1	1	1	.	1				
62 Frankford	.	.	.	1	3	2	2	.	.	.	.	.	.	.	3	6	4	2	1	.	.	.	.	.	.	1	5	2	.	.				
63 Gore Bay	.	.	.	.	.	.	3	2	.	.	.	.	1	1	3	4	6	6	5	.	1	.	.	.	.	.	3	2	1	1				
64 Grand Valley	.	.	4	5	4	3	.	.	.	.	.	.	1	4	3	7	5	3	.	1	.	.	.	.	1	3	3	1	4	.				
65 Hallville	.	.	.	.	1	3	2	.	.	.	.	1	.	.	.	3	2	1	.	.	1	.	.	.	.	.	.	.	2	.				
66 Hanover	.	1	.	3	3	3	3	.	.	.	.	.	.	1	6	6	7	1	1	.	.	.	.	.	2	3	6	5	1	.				
67 Harrow	.	.	1	2	2	2	2	.	.	.	.	.	.	1	3	7	2	1	.	.	.	.	.	.	1	.	5	6	.	.				
68 Havelock	.	.	.	.	.	2	.	.	.	.	.	.	.	.	.	.	2	.	.	.	.	.	.	.	.	4	5	1	2	1				
69 Hepworth	.	.	.	1	1	2	1	.	1	.	.	.	.	.	.	1	4	.	1	.	.	.	.	.	.	.	3	.	.	.				
70 Highgate	.	.	2	2	6	.	3	.	.	.	.	.	.	2	2	5	4	4	.	.	.	.	.	.	.	.	2	.	2	.				
71 Holstein	.	.	.	1	1	1	1	.	.	.	.	.	.	.	1	1	1	.	1	.	.	.	.	.	.	1	.	.	1	1				
72 Huntsville	.	.	2	2	6	4	.	2	1	.	.	.	.	1	3	10	12	5	1	.	1	.	.	.	.	4	5	1	.	1				
73 Ilderton	.	.	.	2	2	4	2	.	.	.	.	.	.	1	4	.	1	.	.	.	.	.	.	.	1	1	.	.	.	1				
74 Inglewood	.	.	.	2	4	2	.	.	.	.	.	.	.	.	.	3	4	.	.	.	.	.	.	.	.	1	.	.	.	.				
75 Iroquois Falls	.	.	.	2	3	3	1	.	.	.	.	.	.	2	1	1	1	1	.	.	.	.	.	.	1	.	1	1	2	1				
76 Islington	.	1	1	4	3	1	.	2	.	.	.	.	.	1	2	2	1	1	.	.	.	.	.	.	1	1	1	.	1	.				
77 Jarvis	.	.	.	1	3	.	.	.	.	.	.	.	2	.	1	.	1	.	.	.	.	.	.	.	.	1	3	.	.	.				
78 Jockvale	.	.	.	.	.	1	.	.	.	.	.	.	.	.	.	1	2	.	.	.	.	.	.	.	.	.	.	1	.	.				
79 Kars	.	.	1	2	1	1	.	.	.	.	.	.	.	2	3	8	2	.	.	.	.	.	.	.	.	2	.	2	1	.				
80 Keewatin	.	.	.	6	1	5	2	.	.	.	.	.	.	1	6	4	2	.	.	.	.	.	.	.	1	1	2	.	.	.				
81 Kenmore	.	.	.	.	3	1	1	.	.	.	.	.	.	.	.	2	3	.	1	.	.	.	1	.	.	2	.	.	1	.				
82 Kinburn	.	.	.	.	4	1	1	.	.	.	.	.	.	2	3	6	2	.	.	.	.	.	.	.	2	2	3	3	.	.				
83 Lakefield	.	.	.	3	6	3	.	.	1	.	.	1	.	3	3	4	6	.	.	.	.	.	.	.	1	.	3	1	5	2				
84 Lambeth	.	.	1	2	3	2	.	.	.	.	.	.	.	1	3	6	2	1	.	.	.	.	.	.	.	4	1	2	1	.				
85 Lanark	.	.	.	6	4	6	1	.	.	.	.	.	.	3	5	4	3	2	.	.	.	.	.	.	.	3	1	4	.	.				
86 Lansdowne	.	.	2	1	3	.	.	.	.	.	.	.	.	.	3	7	3	3	.	.	.	.	.	.	.	1	.	.	.	.				
87 Laurel	.	1	1	.	1	2	.	2	.	.	.	.	.	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.				
88 Lion's Head	.	.	.	.	.	2	.	1	.	.	.	.	.	.	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.				
89 Little Current	.	.	.	1	.	2	2	.	.	.	.	.	.	1	1	3	4	2	.	.	.	.	.	.	.	2	1	1	2	.				
90 Lobo	.	2	1	2	4	4	.	.	.	.	.	.	1	1	.	4	1	1	.	.	.	.	.	.	2	1	2	.	1	1				
91 Long Branch	.	1	1	.	6	1	3	.	.	.	.	.	.	3	.	3	2	.	.	.	.	.	.	.	.	.	.	1	.	.				
92 Lucknow	.	.	.	2	1	3	4	.	.	.	.	.	.	.	.	7	3	3	.	.	.	.	.	.	.	1	2	2	1	.				
93 Lyndhurst	.	.	.	1	2	3	1	2	.	.	.	.	.	.	2	6	3	1	.	.	.	.	.	.	.	.	1	1	1	.				
94 Manitowaning	.	.	.	.	.	2	2	1	.	.	.	.	.	.	.	1	4	1	3	1	.	1	.	.	.	1	2	1	.	1				
95 Manotick	.	.	.	.	1	2	.	.	.	.	.	.	.	.	1	2	3	1	.	.	.	.	.	.	.	1	.	.	.	.				
96 Marmora	.	.	.	.	5	5	1	.	.	.	.	.	.	.	.	8	1	3	.	.	.	.	.	.	.	2	3	4	1	1				
97 Massey	.	.	.	1	2	1	1	1	.	.	.	.	.	.	2	1	5	2	.	.	.	.	.	.	.	.	.	.	2	2				
98 Maxville	.	.	3	5	2	2	2	1	.	.	.	.	1	2	8	6	2	1	.	.	.	.	.	.	3	3	3	3	.	2				
99 Melbourne	.	.	2	6	4	.	.	.	.	.	.	.	2	1	4	4	.	.	.	.	.	.	.	.	.	1	1	2	.	.				
100 Merlin	.	1	2	3	1	2	.	.	.	.	.	.	.	.	3	3	2	1	.	.	.	.	.	.	.	2	4	4	2	.				
101 Merrickville	.	.	.	1	1	1	1	2	.	.	.	.	.	2	1	9	.	1	.	.	.	.	.	.	.	1	1	.	5	.	1				
102 Metcalfe	.	.	.	2	2	2	.	.	.	.	.	.	.	1	2	1	.	2	.	.	.	.	.	.	.	.	.	2	1	.				
103 Millbrook	.	.	2	2	5	6	2	1	.	.	.	.	.	2	3	5	.	3	.	.	.	.	.	.	.	.	1	5	2	3				
104 Milverton	.	.	1	6	2	4	2	1	.	.	.	.	.	1	9	4	1	2	.	.	.	.	.	.	.	1	1	1	.	1				
105 Mimico	.	.	4	5	7	3	.	.	.	.	.	.	1	9	15	11	8	.	.	.	.	.	.	.	.	9	7	2	.	.				
106 Mindemoya	.	.	.	3	.	3	2	.	.	.	.	.	.	1	2	2	3	.	.	.	.	.	.	.	.	1	1	1	.	.				
107 Minden	.	.	.	.	1	.	.	.	.	1	.	.	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.	2	.	1				
108 Morriston	.	.	1	2	1	.	.	.	.	.	.	.	.	1	3	1	2	.	.	.	.	.	.	.	.	.	.	1	.	.				
109 Mount Albert	.	.	.	2	1	1	.	2	.	.	.	.	.	1	3	3	2	.	1	.	1	.	.	.	.	.	3	.	2	1				
110 Mt. Brydges	.	.	.	2	1	2	.	.	.	.	.	.	.	1	6	4	.	.	.	.	.	.	.	.	2	2	2	.	.	.				
111 Mount Elgin	.	.	.	1	3	1	1	.	.	.	.	.	.	2	.	.	3	1	.	.	.	.	.	.	.	.	1	.	.	.				
112 Navan	.	.	.	1	1	.	1	1	.	.	.	.	.	.	1	3	1	1	.	.	.	.	.	.	.	.	.	3	1	.				
113 New Dundee	.	.	.	.	.	1	.	.	.	.	.	.	.	.	.	1	1	1	.	1	.	.	.	.	.	.	.	.	2	.				
114 New Hamburg	.	.	.	6	2	2	.	.	.	.	.	.	.	.	2	2	2	.	.	.	.	.	.	.	1	1	3	2	2	.				

SCHOOLS (Continued)

BY AGE, SEX AND GRADE (Continued)

| School, Form II | | |

CONTINUATION

IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I																												Lower							
	Boys													Girls												Boys									
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years		
115 New Liskeard	.	.	3	3	4	4	.	.	.	.	.	.		.	1	1	5	5	3	.	.	.	.	.		.	1	.	.	5	2	1	.		
116 North Augusta	.	.	1	3	2	3	.	.	.	.	.	.		.	2	3	1	2	.	.	.	.	.	.		.	1	1	2	.	.	.	.		
117 North Gower	.	.	.	.	1	.	.	2	.	.	.	.		.	.	3	3	2	.	.	.	.	.	.		.	.	3	1	3	1	1	.		
118 Odessa	1	.	1	3	3	2	1	.	.	.	.	.		.	.	4	5	2	1	1	.	.	.	1		.	.	.	2	2	2	.	.		
119 Oil Springs	.	.	.	1	2	1	.	.	.	.	.	.		.	.	1	2	1	2	.	.	.	.	.		.	.	.	2	2	3	1	.		
120 Onondaga	.	.	.	.	3	2	.	1	.	.	.	.		.	1	1	3	2	3	1	.	.	1	.		.	.	.	.	.	.	.	.		
121 Orono	.	.	4	2	6	4	.	.	.	.	.	.		1	1	7	2	3	1	.	.	.	.	.		.	.	.	4	1	2	.	.		
122 Paisley	.	.	.	2	4	2	.	.	.	.	.	.		.	.	2	5	3	3	2	.	.	.	1		.	.	.	1	4	4	1	.		
123 Pakenham	.	.	.	2	1	1	1	.	.	.	.	.		.	.	1	5	.	1	.	.	.	.	.		.	.	1	2	1	2	2	.		
124 Palmerston	.	.	2	4	4	3	.	1	.	.	.	.		.	1	4	4	3	.	.	.	.	.	.		.	.	4	4	5	1	.	.		
125 Pickering	.	.	2	.	.	.	1	.	.	.	.	.		1	.	2	4	1	.	.	.	.	.	.		.	.	1	1	.	1	.	.		
126 Pierce's Corn's	.	.	.	.	1	.	.	.	.	.	.	.		.	.	.	.	1	1	.	.	.	.	.		.	.	1	.	2	1	.	.		
127 Plattsville	.	.	.	3	2	.	2	3	.	.	.	.		.	.	3	1	1	3	.	.	.	.	.		.	.	1	.	2	1	.	.		
128 Port Burwell	.	.	.	1	1	2	3	.	.	.	.	.		.	.	1	.	.	1	1	.	.	.	.		.	.	1	.	1	1	.	.		
129 Port Colborne	.	.	4	4	2	11	2	.	.	.	.	.		.	1	9	8	7	1	.	.	.	.	.		.	.	.	2	3	6	3	1		
130 Port Credit	1	.	.	3	2	5	2	1	.	.	.	.		.	.	4	3	5	4	.	.	.	.	.		.	.	.	3	.	2	2	1		
131 Powassan	.	.	1	2	2	2	4	1	.	.	.	.		.	2	1	7	4	1	1	.	.	.	.		.	.	1	.	2	2	.	.		
132 Princeton	.	.	.	1	.	.	.	.	.	.	.	.		.	.	4	3	.	1	.	.	.	.	.		.	.	1	.	2	1	1	.		
133 Rainy River	.	.	.	.	1	5	2	.	.	.	.	.		.	.	2	2	3	4	2	.	.	.	.		.	.	.	1	.	3	1	.		
134 Richard's L'd'g	.	.	.	1	.	3	1	.	.	.	.	.		.	1	1	.	2	1	.	.	.	.	.		.	.	.	.	.	.	.	.		
135 Richmond	.	.	3	4	3	1	.	.	.	.	.	.		.	5	2	3	.	.	1	.	.	.	.		.	.	1	2	.	1	1	1		
136 Ridgeway	.	.	.	.	2	5	6	.	.	.	.	.		.	.	1	3	5	4	.	.	.	.	.		.	.	.	1	1	6	.	.		
137 Ripley	.	.	1	.	3	2	3	1	.	.	.	.		.	.	.	4	2	1	3	.	.	.	.		.	.	.	1	9	3	1	2		
138 Rockwood	.	.	1	2	7	.	.	.	.	.	.	.		.	1	1	.	4	.	1	.	.	.	.		.	.	.	1	.	2	.	.		
139 Rodney	.	.	.	4	5	4	4	1	1	.	.	.		.	1	.	6	5	1	.	.	.	.	.		.	.	1	2	3	.	3	.		
140 Russell	.	.	4	3	1	2	1	.	.	.	.	.		1	4	3	4	1	1	.	.	.	.	.		.	.	1	1	1	.	.	.		
141 St. George	.	.	2	2	4	4	1	.	.	.	.	.		.	1	2	5	5	.	1	.	.	.	.		.	.	1	3	3	1	.	1		
142 Schomberg	.	.	1	1	1	1	.	.	.	.	.	.		.	1	5	4	3	.	.	.	.	.	.		.	.	.	1	2	3	1	.		
143 Schreiber	.	.	.	2	.	.	.	.	.	.	.	.		.	.	.	4	.	.	.	.	.	.	.		.	.	3	3	3	.	.	.		
144 Scotland	.	.	.	.	2	4	6	.	.	.	.	.		.	.	.	3	1	.	.	.	.	.	.		.	.	.	.	5	3	.	.		
145 Southampton	.	.	.	.	2	5	1	.	.	.	.	.		.	1	1	2	4	3	2	.	1	.	.		.	.	.	2	3	3	.	.		
146 S. Mountain	.	.	.	1	3	1	2	1	.	.	.	.		.	3	4	9	.	3	1	.	.	.	.		.	.	.	.	4	1	.	.		
147 S. Porcupine	.	.	.	4	2	.	1	1	.	.	.	.		.	.	2	4	.	.	.	.	.	.	.		.	.	1	.	1	2	1	1		
148 South River	.	.	.	.	1	4	.	1	.	.	.	.		.	.	1	.	2	1	.	.	.	.	.		.	.	.	.	.	.	.	.		
149 Spencerville	.	1	2	1	2	3	1	.	.	.	.	.		1	1	.	1	3	2	2	1	.	.	.		.	1	.	1	4	.	.	.	2	
150 Springfield	.	.	1	4	2	2	.	.	.	.	.	.		1	1	2	4	1	.	.	.	.	.	.		.	.	1	.	1	1	1	.		
151 Sprucedale	.	.	.	1	.	3	.	.	.	.	.	.		.	2	1	2	5	1	.	.	.	.	.		.	.	.	1	1	1	.	.		
152 Stayner	.	.	.	.	3	5	2	.	.	.	.	.		.	.	2	4	.	3	.	1	.	.	.		.	.	1	.	.	3	3	1		
153 Stella	.	.	.	1	1	1	.	.	.	.	.	.		.	.	.	2	1	.	.	.	.	.	.		.	.	.	.	1	.	.	.		
154 Stevensville	.	.	.	1	2	.	.	.	.	.	.	.		.	2	2	2	.	.	1	.	.	.	.		.	.	.	1	2	.	.	.		
155 Stouffville	.	.	.	.	2	7	.	.	.	.	.	1		.	.	.	4	4	6	4	.	.	.	.		.	.	.	.	1	.	3	2		
156 Sturgeon Falls	.	.	1	1	6	2	1	.	.	.	.	.		1	1	4	1	4	3	1	.	.	.	.		.	.	1	3	2	4	.	.		
157 Sunderland	.	.	.	1	3	1	2	.	.	.	.	.		.	1	.	1	2	3	1	.	.	.	.		.	.	.	.	1	1	1	1		
158 Sutton	.	.	2	1	2	1	1	.	.	.	.	.		.	2	3	7	5	2	1	.	.	.	.		.	.	.	1	2	1	1	.		
159 Tamworth	.	.	.	1	4	6	3	1	.	.	.	.		.	.	3	5	8	3	2	.	.	.	.		.	.	.	.	2	4	2	.		
160 Tara	.	.	.	3	3	2	1	.	.	.	.	.		.	1	1	5	2	2	.	.	.	.	.		.	.	.	1	3	4	1	.		
161 Tavistock	.	.	3	2	3	2	2	.	.	.	.	.		.	1	2	5	1	.	.	.	.	.	.		.	.	4	3	2	1	.	.		
162 Teeswater	.	.	.	3	3	1	4	3	.	.	.	.		.	1	4	8	6	4	2	1	.	.	.		.	.	.	1	1	4	2	.		
163 Thamesford	.	.	.	.	2	.	.	.	.	.	.	.		.	2	4	1	.	.	.	.	.	.	.		.	.	1	2	2	1	.	.		
164 Thamesville	.	1	1	3	5	2	2	1	.	.	.	.		1	3	3	4	1	.	.	.	.	.	.		.	.	.	.	4	1	.	1		
165 Thessalon	.	.	.	2	4	7	1	.	.	.	.	.		.	1	10	8	5	1	2	.	1	.	.		.	.	.	2	4	.	2	.		
166 Thornbury	.	.	1	2	3	2	2	.	.	.	.	.		.	1	.	3	5	2	.	.	1	.	.		.	.	.	1	1	3	3	.		
167 Thorndale	.	.	2	6	1	2	1	.	.	.	.	.		1	1	7	4	7	.	.	.	.	.	.		1	.	.	2	2	2	1	.		
168 Tilbury	.	.	1	.	2	1	1	.	.	.	.	.		.	3	1	6	3	.	.	.	.	.	.		.	.	.	.	.	.	.	.		
169 Timmins	.	.	.	4	6	4	2	.	.	.	.	.		.	3	6	5	8	4	.	.	.	.	.		.	.	1	.	5	3	.	.		
170 Tottenham	.	.	.	2	2	3	1	.	.	.	.	.		.	1	2	7	5	3	.	.	.	.	.		.	.	.	1	2	2	.	.		
171 Warkworth	.	.	2	1	1	2	1	.	.	.	.	.		.	1	2	3	4	1	.	.	.	.	.		.	.	.	1	3	1	2	.		

SCHOOLS (Continued)

BY AGE, SEX AND GRADE (Continued)

| | School, Form II | | | | | | | | | | | | | | | Middle School | | | | | | | | | | | | | | |

CONTINUATION

IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I																						Lower							
	Boys											Girls											Boys							
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years
172 Wellington	.	.	2	2	4	4	2	1	.	.	.	.	.	1	4	8	3	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.
173 West Lorne	.	.	2	4	7	3	1	.	.	.	.	.	.	5	4	10	6	1	2	.	.	.	.	.	.	.	.	2	3	2	1	.
174 Westmeath	.	.	.	1	1	1	1	.	.	.	.	.	.	.	1	5	2	.	2	.	.	.	.	.	.	.	.	.	.	1	2	.
175 Westport	.	1	.	3	4	1	.	.	.	.	.	.	.	4	2	2	.	3	.	.	.	.	.	.	.	.	1	1	4	.	.	.
176 Westport (R.C.)	.	1	.	3	2	1	2	.	.	.	.	.	.	1	4	5	1	2	.	.	.	.	.	.	1	.	1	5	1	.	.	.
177 Wheatley	.	.	2	3	2	3	2	.	.	.	.	.	.	1	5	5	2	.	.	.	.	.	.	.	.	1	4	2	6	.	.	.
178 Winona	.	.	.	1	2	3	.	.	.	.	.	.	.	.	5	1	1	.	.	.	.	.	.	.	.	1	4	1	.	1	.	.
179 Wolfe Island	.	.	.	.	.	2	.	1	.	.	.	.	1	1	1	.	.	7	.	.	.	.	.	.	.	.	1	.	.	.	.	.
180 Woodville	.	.	.	2	3	4	.	.	1	.	.	.	.	.	3	5	6	1	1	.	.	.	1	.	.	.	.	1	.	1	.	.
181 Wroxeter	.	1	3	.	3	4	1	.	.	.	.	.	.	2	2	5	2	1	1	.	.	.	.	.	.	.	1	1	.	.	.	.

SUMMARY OF PUPILS

		10 yrs.	11 yrs.	12 yrs.	13 yrs.
LOWER SCHOOL Form I	Boys	2	15	119	316
	Girls	....	22	170	430
LOWER SCHOOL Form II	Boys	....	1	7	91
	Girls	....	2	15	105
MIDDLE SCHOOL	Boys	....	....	4	5
	Girls	....	....	1	12
TOTALS BY SEXES	Boys	2	16	130	412
	Girls	....	24	186	547
GRAND TOTALS, 1922-23		2	40	316	959

SCHOOLS (Concluded)

BY AGE, SEX AND GRADE (Concluded)

School, Form II																	Middle School																								Total Number Enrolled
				Girls													Boys												Girls												
	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
172	.	1	.	.	.	1	1	..	2	..	..	.	.	.			.	.	.	.	.	1	..	.	.	.			.	.	.	.	2	..	..	..	..	..			42
173	.	.	.	.	.	..	1	4	..	..	..	.	.	.			.	.	1	1	5	..	..	.	.	.			.	1	2	3	3	3	2	..	..	..			79
174	.	.	.	.	.	1	..	..	2	..	1	.	.	.			.	.	.	.	.	..	..	.	.	.			.	.	.	.	..	..	..	..	..	..			21
175	.	.	.	.	.	2	1	3	..	1	..	.	.	1			.	.	.	.	1	2	4	2	1	.			.	.	.	1	..	5	5	2	1	..			58
176	.	.	.	.	1	1	3	4	4	..	..	.	.	.			2	.	1	1	2	..	..	.	.	.			.	2	3	5	6	5	..	..	..	..			70
177	.	.	.	.	.	1	5	7	4	2	..	.	.	.			.	.	.	1	1	1	..	1	.	.			.	.	.	1	2	5	1	..	..	..			70
178	.	.	.	.	.	1	..	1	1	..	..	.	.	.			.	.	.	.	.	..	..	.	.	.			.	.	.	.	..	..	..	..	..	..			23
179	.	.	.	.	.	..	..	..	..	..	..	.	1	.			.	.	.	.	.	..	..	.	.	.			.	.	.	.	..	..	..	..	..	..			15
180	1	.	.	.	.	..	..	2	1	1	..	.	.	.			.	.	.	.	.	..	..	.	.	.			.	.	.	.	..	..	..	..	..	..			34
181	.	.	.	.	.	..	2	2	..	3	1	.	.	.			.	.	.	.	1	1	2	.	.	.			.	.	.	.	..	5	1	2	..	..			47

BY AGE, SEX AND GRADE

14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.	21 yrs. or over	TOTALS
431	405	185	54	10	2	....	4	1,543
675	474	238	84	14	10	2	5	2,124
221	348	252	129	47	15	3	6	1,120
318	442	379	171	64	16	13	4	1,529
61	138	228	237	131	57	24	21	906
78	256	394	424	246	97	25	22	1,555
713	891	665	420	188	74	27	31	3,569
1,071	1,172	1,011	679	324	123	40	31	5,208
1,784	2,063	1,676	1,099	512	197	67	62	8,777

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

Collegiate Institutes	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	School Fees	Debentures	Balances and other sources
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Barrie	1,903 85	10,224 56	13,829 83	80 00	.....	215 17
2 Brantford	2,392 26	11,188 88	54,932 47	2,125 25	.....	950 13
3 Brockville	2,090 70	5,289 66	22,018 84	.....	5,500 00	1,046 74
4 Chatham	2,354 72	8,541 38	31,722 20	.....	.....	2,538 22
5 Clinton	1,560 14	8,129 76	5,350 00	.....	.....	993 06
6 Cobourg	2,328 78	7,059 80	14,900 00	.....	.....	7,608 31
7 Collingwood	560 57	4,023 29	19,355 03	.....	.....	1,333 31
8 Fort William	4,300 60	.....	35,602 21	.....	.....	203 84
9 Galt	2,304 76	18,852 97	29,452 04	.....	.....	1,781 05
10 Goderich	.....	6,143 59	14,500 00	8 00	.....	833 51
11 Guelph	1,666 23	4,572 69	31,961 77	40 00	172,657 00	38 76
12 Hamilton	3,213 63	.....	129,254 00	12,992 50	.....	57,087 96
13 Ingersoll	1,654 98	6,714 43	14,902 00	.....	.....	3,903 34
14 Kingston	1,775 50	.....	41,250 00	8,127 25	.....	1,910 07
15 Kitchener-Waterloo	2,108 14	5,349 90	37,693 01	.....	.....	195,064 97
16 Lindsay	1,763 00	14,998 82	21,266 46	.....	.....	1,196 96
17 London	1,675 50	.....	142,391 60	739 00	.....	155,337 57
18 Morrisburg	1,331 87	5,170 27	6,647 55	167 65	.....	220 75
19 Napanee	1,863 61	9,392 22	10,723 00	562 27	.....	4,948 32
20 Niagara Falls	2,591 90	4,860 57	19,156 89	.....	.....	4,556 44
21 North Bay	3,437 00	.....	28,359 54	.....	.....	25 84
22 Orillia	1,670 77	6,963 70	16,407 90	90 00	.....	10,752 45
23 Ottawa	1,882 00	.....	168,321 68	8,590 00	532,000 00	8,440 86
24 Owen Sound	2,279 95	5,525 60	34,770 05	1,059 00	.....	4,271 11
25 Perth	1,837 50	7,781 29	9,597 97	555 43	.....	6,946 14
26 Peterborough	1,457 50	.....	55,000 00	2,143 55	.....	1,318 03
27 Picton	2,031 50	12,503 98	9,000 00	114 32	.....	9,308 66
28 Port Arthur	4,033 90	.....	39,925 11	.....	.....	641 91
29 Renfrew	1,885 50	11,088 70	13,900 00	.....	.....	3,699 37
30 St. Catharines	1,584 50	12,025 66	72,082 97	108 00	178,402 04	4,566 27
31 St. Mary's	1,733 50	.....	14,150 00	4,616 14	23,291 50	387 78
32 St. Thomas	2,305 55	11,639 65	38,913 27	.....	5,000 00	1,975 98
33 Sarnia	1,742 50	4,922 73	58,839 35	.....	54,940 22	17,677 24
34 Sault Ste. Marie	4,431 44	.....	43,614 96	417 64	.....	33,330 75
35 Seaforth	1,553 50	10,558 32	4,885 32	.....	.....	5,839 09
36 Smith's Falls	1,975 50	2,589 80	23,449 60	.....	.....	1,139 69
37 Stratford	2,700 60	6,251 77	31,261 07	504 00	.....	9,218 75
38 Strathroy	1,858 92	10,371 34	5,000 00	5 00	.....	1,263 60
Toronto:						
39 Harbord	2,392 44	.....	157,253 49	767 00	95,000 00	155,112 16
40 Humberside	1,705 50	.....	83,110 25	2,236 25	90,000 00	.....
41 Jarvis	2,257 94	.....	75,998 30	947 34	380,000 00	.....
42 Malvern	1,691 50	.....	49,064 04	6,426 75	20,000 00	96,297 96
43 North	1,573 33	.....	56,178 60	2,127 75	33,275 00	137,844 33
44 Oakwood	1,757 50	.....	91,875 50	8,189 21	2,475 00	70,525 10
45 Parkdale	1,681 50	.....	77,682 52	361 67	30,000 00	8,592 31
46 Riverdale	1,801 50	.....	87,559 59	750 25	.....	36,028 19
47 Vankleek Hill	1,659 20	9,219 20	6,000 00	114 00	.....	10,285 27
48 Windsor	1,959 50	20,423 25	86,573 59	.....	.....	12,329 15
49 Woodstock	2,283 01	17,381 90	22,296 43	.....	.....	2,467 36
Totals	100,605 29	279,759 68	2,157,980 00	64,965 22	1,622,540 76	1,092,053 83

AND HIGH SCHOOLS

STATEMENT

	Total Receipts	Expenditure						
		Teachers' Salaries	Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture	Art, manual training, household science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	26,253 41	19,463 51	1,786 89	265 31	180 60	.....	4,216 92	25,913 23
2	71,588 99	55,805 13	5,465 52	1,990 75	1,219 12	132 46	6,425 11	71,038 09
3	35,945 94	22,690 00	5,500 00	355 89	112 66	200 00	5,963 94	34,822 49
4	45,156 52	29,343 53	2,151 80	.....	763 86	19 15	11,292 39	43,570 73
5	16,032 96	13,039 82	14 75	202 91	377 38	73 75	2,324 35	16,032 96
6	31,896 89	17,820 00	719 10	221 30	.....	14 85	4,574 09	23,349 34
7	25,272 20	18,920 00	177 63	176 65	319 43	98 36	5,216 10	24,908 17
8	40,106 65	26,866 00	4,731 92	311 29	214 12	.....	7,983 32	40,106 65
9	52,390 82	39,379 91	1,014 45	946 82	289 53	7 00	9,103 96	50,741 67
10	21,485 10	13,610 00	.....	437 96	122 40	.....	5,746 12	19,916 48
11	210,936 45	30,320 00	173,860 50	964 35	248 00	.....	4,126 99	209,519 84
12	202,548 09	100,377 16	5,462 47	2,130 09	20,821 94	290 01	35,603 70	164,685 37
13	27,174 75	16,970 50	.....	632 43	614 26	.....	4,685 80	22,902 99
14	53,062 82	42,820 45	723 53	1,275 38	335 13	.....	6,562 64	51,717 13
15	240,216 02	33,375 32	186,182 51	230 72	3,565 49	.....	11,836 24	235,190 28
16	39,225 24	25,810 00	3,500 00	298 20	254 53	.....	8,646 18	38,508 91
17	300,143 67	99,090 99	114,577 73	6,498 47	1,451 94	7,077 67	71,446 87	300,143 67
18	13,538 09	9,826 37	.....	323 81	.....	.....	3,383 27	13,533 45
19	27,489 42	16,040 00	.....	266 93	.....	.....	3,810 64	20,117 57
20	31,165 80	20,693 00	.....	1,263 38	523 70	.....	8,685 72	31,165 80
21	31,822 38	20,630 00	387 07	.....	50 50	.....	11,665 75	32,733 32
22	35,884 82	18,496 80	405 60	867 08	656 65	.....	5,489 18	25,915 31
23	719,234 54	112,240 00	546,705 06	2,378 39	158 48	.....	44,166 48	705,648 41
24	47,905 71	29,880 00	3,627 01	1,105 07	73 00	629 23	6,047 00	41,361 31
25	26,718 33	15,517 50	.....	2,244 64	1,619 22	.....	4,550 71	23,932 07
26	59,919 08	40,930 00	1,603 92	400 00	550 00	.....	11,448 76	54,932 68
27	32,958 46	17,815 25	.....	177 75	377 65	.....	4,290 74	22,661 39
28	44,600 92	28,410 00	1,114 20	634 28	321 46	510 96	7,909 96	38,900 86
29	30,573 57	20,395 30	.....	387 92	.....	220 98	7,340 83	28,345 03
30	268,769 44	42,523 00	181,541 83	561 67	571 49	.....	40,020 57	265,218 56
31	44,178 92	15,847 80	22,904 28	.....	.....	.....	3,864 30	42,616 38
32	59,834 45	49,207 54	5,612 97	775 30	687 00	788 53	2,674 51	59,745 85
33	138,122 04	38,039 18	81,935 96	81 17	9,621 97	.....	5,387 27	135,065 55
34	81,794 79	35,607 25	20,417 24	93 06	3,851 87	39 22	10,335 14	70,343 78
35	22,836 23	13,900 00	2,250 43	214 31	284 13	.....	2,316 03	18,964 90
36	29,154 59	23,037 59	.....	235 60	653 09	.....	5,228 31	29,154 59
37	49,936 19	38,005 17	591 62	617 08	326 21	17 64	10,378 47	49,936 19
38	18,498 86	14,227 00	.....	913 99	188 09	.....	3,169 78	18,498 86
39	410,525 09	72,333 88	51,687 82	3,648 21	155 33	.....	49,989 84	177,815 08
40	177,052 00	69,657 76	55,489 93	4,471 78	78 12	25 00	10,232 37	139,954 96
41	459,203 58	56,927 00	74,897 31	4,401 18	85 47	4 09	15,198 87	151,513 92
42	173,480 25	41,762 50	83,557 59	2,117 81	198 74	.....	10,516 27	138,152 91
43	230,999 01	45,994 54	173,706 30	1,492 61	109 47	.....	9,696 09	230,999 01
44	174,822 31	81,343 62	64,101 11	3,130 30	170 54	563 06	14,027 72	163,336 35
45	118,318 00	63,364 36	26,815 11	2,225 15	183 50	9 80	11,355 91	103,953 83
46	126,139 53	71,136 01	28,252 88	3,168 26	96 45	629 02	12,494 63	115,777 25
47	27,277 67	12,758 57	.....	64 15	284 56	.....	2,700 94	15,808 22
48	121,285 49	68,042 06	.....	4,200 81	.....	1,473 83	40,888 79	114,605 49
49	44,428 70	31,334 75	387 91	649 45	218 41	280 26	6,833 94	39,704 72
	5,317,904 78	1,841,626 12	1,933,861 95	60,049 66	52,985 49	13,104 87	591,853 51	4,493,481 60

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	School Fees	Debentures	Balances and other sources
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Alexandria	1,277 31	1,277 31	8,425 00	.....	.....	1,198 04
2 Alliston	959 75	4,985 17	2,400 00	.....	.....	396 94
3 Almonte	1,450 96	3,831 50	7,002 91	.....	.....	5,332 28
4 Amherstburg	1,036 15	4,483 09	59,091 56	.....	.....	610 04
5 Arnprior	1,594 00	4,904 88	11,246 34	.....	.....	2,165 24
6 Arthur	1,345 29	5,093 90	3,563 90	.....	.....	501 94
7 Athens	1,507 36	6,060 96	4,608 86	30 00	.....	25,325 61
8 Aurora	1,371 23	3,915 61	7,766 25	.....	.....	532 68
9 Avonmore	1,066 80	1,293 70	5,750 00	.....	.....	2,348 57
10 Aylmer	1,532 54	6,933 00	2,900 00	.....	.....	1,951 62
11 Beamsville	3,871 77	11,000 00	.....	.....	4,933 50	1,624 87
12 Belleville	336 29	7,638 82	27,179 04	25 00	.....	1,254 76
13 Bowmanville	1,661 32	4,253 18	7,975 00	.....	6,500 00	1,599 15
14 Bracebridge	3,842 24	.....	5,750 00	.....	.....	11 50
15 Bradford	966 30	3,334 22	2,500 00	.....	.....	52 01
16 Brampton	1,701 91	9,806 02	8,500 00	.....	.....	458 84
17 Brighton	1,191 21	3,752 47	3,400 00	.....	1,307 68	466 86
18 Burford	1,391 77	1,391 77	10,002 08	.....	14,543 56	12,872 37
19 Burlington	823 80	3,122 32	5,000 00	.....	72,287 83	1,550 76
20 Caledonia	1,118 62	6,565 15	3,000 00	.....	.....	156 83
21 Campbellford	.....	6,140 16	7,560 00	.....	.....	2,081 42
22 Carleton Place	1,165 39	1,866 53	8,250 00	114 00	98,613 12	770 85
23 Cayuga	1,084 42	4,739 20	75,501 85	.....	.....	17,056 94
24 Chapleau	1,723 90	.....	5,850 00	.....	.....	2,144 96
25 Chatsworth	797 29	797 29	3,534 27	.....	.....	470 72
26 Chesley	1,319 13	4,816 89	5,800 00	.....	.....	1,337 65
27 Chesterville	1,087 13	3,144 83	2,600 00	.....	.....	1,207 74
28 Colborne	845 95	2,682 40	3,820 10	.....	.....	4,694 73
29 Cornwall	1,594 53	8,557 77	13,864 38	.....	.....	8,732 31
30 Deseronto	1,246 34	1,832 07	4,600 00	.....	.....	114 50
31 Dundalk	914 71	3,452 81	2,500 00	.....	.....	649 99
32 Dundas	1,476 87	4,001 78	9,320 00	37 00	.....	402 77
33 Dunnville	1,693 87	6,731 84	5,000 00	.....	2,624 22	1,369 90
34 Durham	1,222 91	5,151 91	4,500 00	.....	.....	302 75
35 Dutton	1,118 83	5,727 88	2,300 00	.....	.....	874 10
36 Elmira	891 90	1,285 24	5,295 02	.....	.....	231 60
37 Elora	838 68	3,964 51	2,350 00	.....	.....	385 42
38 Essex	1,645 51	8,651 59	5,000 00	.....	85,000 00	2,911 13
39 Exeter	1,134 97	5,088 99	4,500 00	.....	.....	1,622 85
40 Fergus	1,128 96	4,329 78	5,000 00	.....	.....	3,027 89
41 Flesherton	1,046 77	1,279 34	6,975 00	.....	.....	1,742 29
42 Forest	1,119 69	5,099 68	4,500 00	.....	.....	2,105 40
43 Fort Frances	2,384 12	.....	12,600 00	.....	44,609 83	664 82
44 Gananoque	1,370 79	3,221 79	7,245 38	223 50	.....	383 50
45 Georgetown	1,493 48	5,103 63	6,091 03	.....	.....	342 77
46 Glencoe	1,065 44	4,935 06	1,700 00	.....	.....	1,521 52
47 Gravenhurst	2,554 33	.....	4,500 00	.....	.....	226 60
48 Grimsby	1,180 67	4,951 06	4,000 00	.....	.....	1,262 31
49 Hagersville	1,100 99	6,491 92	3,500 00	.....	.....	771 58
50 Haileybury	3,007 62	.....	6,173 00	.....	.....	6,520 97
51 Harriston	1,262 23	3,433 81	5,697 04	.....	.....	467 06
52 Hawkesbury	1,115 44	2,341 21	4,252 91	.....	.....	36 40
53 Iroquois	1,228 18	4,560 56	8,059 92	.....	.....	830 92
54 Kemptville	1,320 99	5,965 57	4,000 00	.....	280 80	227 41
55 Kenora	3,128 40	.....	15,000 00	.....	.....	1,326 35
56 Kincardine	1,560 25	6,463 28	6,885 92	.....	.....	1,129 47
57 Kingsville	1,451 04	4,076 29	8,088 91	.....	.....	724 60

AND HIGH SCHOOLS (Continued)

STATEMENT (Continued)

	Total Receipts	Expenditure						
		Teachers' Salaries	Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipmentfor physical culture	Art, manual training, household science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	12,177 66	7,630 00	107 97	275 61	62 32	73 59	2,004 45	10,153 92
2	8,741 86	5,520 00	.....	.....	.....	.....	1,948 83	7,468 83
3	17,617 65	8,981 00	1,200 00	261 86	.....	.....	835 42	11,278 28
4	65,220 84	7,896 00	52,058 18	39 95	847 40	257 40	2,699 23	63,798 16
5	19,910 46	14,004 21	501 79	75 62	103 79	.....	3,234 78	17,920 19
6	10,505 03	7,552 50	192 30	323 94	.....	73 98	1,728 72	9,871 44
7	37,532 79	8,880 00	652 02	66 93	14 90	61 38	2,946 78	12,622 01
8	13,585 77	9,410 00	.....	337 73	22 50	.....	2,092 04	11,862 27
9	10,459 07	5,650 00	91 28	.....	34 17	.....	4,683 62	10,459 07
10	13,317 16	9,380 00	1,004 65	179 96	.....	.....	2,752 55	13,317 16
11	21,430 14	10,562 00	6,399 55	517 94	213 80	333 01	3,403 84	21,430 14
12	36,433 91	30,183 28	1,062 78	.....	320 50	375 97	4,491 38	36,433 91
13	21,988 65	10,299 77	8,378 55	52 50	45 38	116 50	2,848 06	21,740 76
14	9,603 74	7,690 00	13 09	.....	112 54	.....	1,687 53	9,503 16
15	6,852 53	5,160 00	.....	127 26	.....	.....	1,565 27	6,852 53
16	20,466 77	15,363 13	595 46	14 25	427 31	.....	3,270 59	19,670 74
17	10,118 22	5,680 00	897 79	.....	260 57	.....	3,092 69	9,931 05
18	40,201 55	6,880 00	23,075 47	4 30	919 40	.....	3,641 85	34,521 02
19	82,784 71	6,540 00	64,502 58	136 95	434 75	.....	2,877 64	74,491 92
20	10,840 60	7,480 00	.....	391 52	90 93	.....	1,735 03	9,697 48
21	15,781 58	10,186 50	.....	1,623 26	607 91	.....	2,333 92	14,751 59
22	110,779 89	8,563 50	24,116 94	385 57	34 25	103 00	2,154 89	35,358 15
23	98,382 41	7,700 00	77,432 68	33 20	.....	.....	7,151 50	92,317 38
24	9,718 86	5,643 00	1,312 28	.....	.....	.....	2,672 33	9,627 61
25	5,599 57	3,460 00	.....	451 22	74 10	.....	952 11	4,937 43
26	13,273 67	9,680 00	1,370 00	156 86	282 26	.....	960 20	12,449 32
27	8,039 70	5,600 00	212 01	.....	.....	.....	1,181 87	6,993 88
28	12,043 18	4,800 00	.....	.....	69 00	.....	1,467 17	6,336 17
29	32,748 99	20,620 00	697 25	137 89	77 66	.....	4,506 07	26,038 87
30	7,792 91	5,780 00	.....	289 78	.....	.....	1,702 93	7,772 71
31	7,517 51	5,400 00	241 74	332 29	244 94	.....	1,222 52	7,441 49
32	15,238 42	10,404 75	.....	165 57	19 88	.....	1,032 33	11,622 53
33	17,419 83	10,692 05	398 85	145 43	7 40	.....	5,346 91	16,590 64
34	11,177 57	7,630 00	106 00	24 15	174 78	.....	2,079 30	10,014 23
35	10,020 81	7,820 00	511 64	92 08	.....	.....	1,500 94	9,924 66
36	7,703 76	4,548 00	142 37	.....	854 23	.....	1,255 44	6,800 04
37	7,538 61	5,380 00	.....	384 02	102 94	.....	1,244 12	7,111 08
38	103,208 23	10,040 00	88,656 18	.....	.....	269 22	4,242 83	103,208 23
39	12,346 81	8,290 00	486 84	59 21	551 11	.....	1,419 10	10,806 26
40	13,486 63	7,580 00	.....	226 07	124 00	.....	1,616 62	9,546 69
41	11,043 40	6,504 05	481 00	66 59	342 33	.....	1,775 32	9,169 29
42	12,824 77	7,670 00	249 03	.....	50 00	.....	2,386 82	10,355 85
43	60,258 77	10,320 50	46,203 46	.....	.....	.....	2,226 38	58,750 34
44	12,444 96	9,352 13	95 45	105 91	1,151 63	.....	1,739 84	12,444 96
45	13,030 91	9,720 00	352 05	161 75	56 53	.....	2,651 61	12,941 94
46	9,222 02	5,852 50	.....	192 32	.....	.....	1,542 47	7,587 29
47	7,280 93	5,237 75	.....	61 14	76 88	.....	1,464 57	6,840 34
48	11,394 04	7,020 00	216 65	145 73	204 78	.....	2,377 93	9,965 09
49	11,864 49	7,892 28	1,137 34	132 47	.....	17 56	1,937 29	11,116 94
50	15,701 59	10,506 04	.....	.....	159 72	.....	2,773 17	13,438 93
51	10,860 14	8,060 00	65 33	454 09	11 63	.....	1,640 19	10,231 24
52	7,745 96	5,717 00	1,236 73	98 66	18 10	.....	675 47	7,745 96
53	14,679 58	8,040 00	94 12	181 88	192 80	.....	1,666 07	10,174 87
54	11,794 77	9,400 00	.....	149 66	266 10	.....	2,123 66	11,939 42
55	19,454 75	14,121 00	572 54	450 00	203 76	.....	4,107 45	19,454 75
56	16,038 92	10,570 00	.....	680 20	140 43	23 68	2,717 41	14,131 72
57	14,340 84	9,060 00	518 90	246 20	258 95	.....	2,873 29	12,957 34

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	School Fees	Debentures	Balances and other sources
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
58 Leamington..	1,614 00	5,415 07	12,500 00	.....	33,500 00	3,153 93
59 Listowel.....	1,540 40	5,869 14	4,600 00	.....	.....	414 92
60 Lucan.....	1,273 90	6,847 96	3,000 00	.....	.....	993 88
61 Madoc.....	1,236 82	5,332 16	3,174 00	.....	12,170 80	314 28
62 Markdale....	928 58	928 58	3,909 28	.....	.....	2,466 95
63 Markham...	1,201 67	5,932 48	1,700 00	.....	.....	1,314 35
64 Meaford.....	1,738 54	4,389 65	8,000 00	45 00	.....	753 37
65 Midland.....	1,624 31	2,249 10	8,377 24	.....	920 00	2,212 30
66 Milton.....	1,361 36	2,200 72	10,750 00	.....	.....	701 40
67 Mitchell.....	1,302 39	4,185 35	4,000 00	.....	.....	308 58
68 Morewood...	926 18	926 18	4,106 24	.....	.....	7,287 45
69 Mount Forest	1,276 38	4,295 18	3,300 00	.....	.....	1,221 35
70 Nepean.....	.....	.....	.....	.....	200,000 00	.....
71 Newburgh...	888 91	4,424 72	1,850 00	.....	.....	3,808 42
72 Newcastle...	710 44	1,500 36	2,065 90	.....	.....	38 65
73 Newmarket..	1,642 10	13,631 08	5,000 00	.....	.....	6,151 50
74 Niagara.....	872 77	986 44	3,000 00	.....	.....	261 61
75 Niagara Falls South.....	2,181 17	1,498 88	15,000 00	.....	.....	18,197 42
76 Norwich.....	1,099 44	10,899 83	3,181 81	.....	.....	1,734 09
77 Norwood....	1,077 70	3,733 66	3,200 00	.....	.....	1,025 48
78 Oakville.....	2,694 53	4,748 17	8,742 69	.....	.....	3,990 46
79 Omemee.....	776 37	1,809 20	2,498 15	.....	.....	549 54
80 Orangeville..	1,673 43	3,320 08	11,000 00	.....	2,500 00	308 08
81 Oshawa.....	1,666 51	5,085 93	24,581 80	.....	7,951 59	1,016 23
82 Paris.....	1,484 24	3,383 00	7,500 00	.....	.....	1,568 04
83 Parkhill.....	1,242 99	3,132 77	5,202 91	.....	.....	930 84
84 Parry Sound.	2,600 94	.....	7,105 10	.....	.....	140 17
85 Pembroke...	1,546 62	3,951 77	18,226 59	.....	.....	761 05
86 P'n't'guishene	1,204 26	1,204 26	5,277 22	.....	.....	342 16
87 Petrolia.....	1,200 30	4,540 18	8,000 00	.....	.....	2,856 43
88 Plantagenet..	1,048 31	2,184 52	5,500 00	.....	.....	5,541 28
89 Port Dover..	843 34	937 80	2,128 07	.....	.....	479 01
90 Port Elgin...	845 95	2,932 20	3,500 00	.....	.....	1,549 76
91 Port Hope...	1,545 35	4,202 83	.....	.....	.....	11,573 10
92 Port Perry...	3,967 85	8,622 61	1,384 61	.....	.....	270 52
93 Port Rowan .	621 83	1,552 00	2,273 45	.....	.....	.....
94 Prescott.....	1,327 23	2,083 02	8,050 54	.....	.....	360 56
95 Richmond Hill.....	891 81	4,280 96	3,000 00	.....	.....	356 27
96 Ridgetown...	1,372 36	5,516 63	5,100 00	.....	.....	364 57
97 Rockland....	991 83	3,167 94	2,810 07	140 00	.....	1,121 64
98 Scarborough.	.....	.....	13,112 50	.....	.....	152,060 00
99 Shelburne...	1,037 67	2,983 71	3,500 00	.....	.....	182 67
100 Simcoe.....	1,619 66	7,607 45	7,387 25	.....	.....	.....
101 Smithville...	966 94	3,415 15	3,800 00	.....	.....	4,036 74
102 Stirling.....	1,309 50	6,028 27	2,000 00	.....	.....	5,036 28
103 Streetsville...	740 31	3,161 01	1,800 00	.....	.....	354 98
104 Sudbury.....	7,165 36	.....	19,162 91	.....	.....	4,554 17
105 Sydenham...	1,291 40	7,800 00	.....	.....	.....	208 13
106 Thorold.....	1,167 37	2,391 40	7,370 00	.....	.....	1,746 99
107 Tillsonburg..	1,627 21	4,559 93	10,000 00	.....	26,500 00	758 32
108 Toronto, Davenport.	1,512 89	.....	40,880 13	270 00	.....	.....
109 Trenton.....	1,795 06	5,384 93	9,500 00	.....	.....	1,538 79
110 Tweed.....	1,221 28	4,522 00	2,800 00	.....	.....	3,594 37
111 Uxbridge....	1,337 54	6,476 30	4,000 00	.....	.....	1,298 10
112 Vienna.....	605 71	230 84	2,800 00	.....	.....	1,721 17

AND HIGH SCHOOLS (Continued)

STATEMENT (Continued)

	Total Receipts	Expenditure							
		Teachers' Salaries	Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture	Art, manual training, household science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
58	56,183 00	12,660 00	225 30	279 80	30 42	.....	2,399 52	15,595 04
59	12,424 46	10,290 00	311 53	136 23	65 10	.....	1,621 60	12,424 46
60	12,115 74	7,897 52	192 50	128 12	.....	.....	3,897 58	12,115 72
61	22,228 06	7,678 56	12,616 01	35 38	.....	.....	1,509 12	21,839 07
62	8,233 39	5,480 00	.....	26 44	.....	.....	1,476 84	6,983 28
63	10,148 50	7,580 00	.....	40 55	71 65	.....	1,251 05	8,943 25
64	14,926 56	10,973 00	.....	42 26	373 00	.....	2,256 37	13,644 63
65	15,382 95	10,168 00	100 00	253 58	545 79	.....	3,556 17	14,623 54
66	15,013 48	10,101 85	1,121 93	86 57	155 28	.....	2,615 15	14,080 78
67	9,796 32	7,910 00	.....	7 50	.....	.....	1,849 22	9,766 72
68	13,246 05	4,000 00	.....	163 35	47 80	.....	858 94	5,070 09
69	10,092 91	7,390 00	178 39	97 15	67 56	.....	2,024 15	9,757 25
70	200,000 00	3,160 00	128,645 90	.....	.....	.....	397 16	132,203 06
71	10,972 05	5,140 50	.....	255 94	51 36	.....	1,425 77	6,873 57
72	4,315 35	3,433 20	.....	207 99	.....	.....	674 16	4,315 35
73	26,424 68	15,604 50	.....	315 00	277 79	.....	10,227 39	26,424 68
74	5,120 82	3,600 00	150 54	48 77	106 32	.....	765 72	4,671 35
75	36,877 47	14,264 33	.....	467 04	837 34	337 71	3,154 39	19,060 81
76	16,915 17	6,720 00	1,074 01	50 29	416 50	.....	2,525 56	10,786 36
77	9,036 84	5,900 00	404 20	389 70	221 91	.....	1,921 03	9,036 84
78	20,175 85	10,519 25	726 30	399 02	.....	742 27	3,653 82	16,040 66
79	5,633 26	3,800 00	.....	10 00	182 25	.....	1,202 53	5,194 78
80	18,801 59	12,578 00	3,094 99	57 53	210 00	.....	2,587 15	18,527 67
81	40,302 06	24,156 01	4,208 92	.....	2,535 42	.....	8,956 87	39,857 22
82	13,935 28	10,581 74	195 23	154 27	.....	.....	1,834 79	12,766 03
83	10,509 51	7,720 00	134 94	82 86	38 60	.....	1,869 82	9,846 22
84	9,846 21	7,876 49	.....	130 70	.....	.....	1,839 02	9,846 21
85	24,486 03	14,960 00	499 39	473 73	1,269 90	.....	4,187 75	21,390 77
86	8,027 90	6,000 00	.....	355 84	.....	.....	1,428 50	7,784 34
87	16,596 91	10,180 00	.....	796 80	.....	.....	2,116 97	13,093 77
88	14,274 11	5,400 00	400 00	.....	.....	.....	1,788 75	7,588 75
89	4,388 22	3,540 00	150 00	19 47	39 55	.....	639 20	4,388 22
90	8,827 91	5,240 00	195 85	.....	42 50	.....	1,117 22	6,595 57
91	17,321 28	14,304 71	381 32	.....	212 91	58 63	2,363 71	17,321 28
92	14,245 59	9,262 50	691 39	16 53	364 46	79 63	2,585 01	12,999 52
93	4,447 28	3,490 00	.....	132 99	.....	.....	824 29	4,447 28
94	11,821 35	8,540 00	605 47	186 50	.....	9 60	2,427 64	11,769 21
95	8,529 04	6,621 02	440 60	445 62	71 14	.....	950 66	8,529 04
96	12,353 56	9,325 00	.....	516 83	56 99	.....	2,405 24	12,304 06
97	8,231 48	4,168 00	.....	33 12	58 11	.....	1,023 82	5,283 05
98	165,172 50	3,600 00	136,470 49	.....	2,183 62	6 40	15,111 84	157,372 35
99	7,704 05	5,804 50	.....	71 56	87 99	.....	1,649 69	7,613 74
100	16,614 36	12,283 50	.....	1,170 96	.....	.....	2,628 92	16,083 38
101	12,218 83	5,480 00	.....	196 93	197 90	.....	1,267 44	7,142 27
102	14,374 05	7,341 58	190 10	362 71	213 38	.....	2,117 90	10,225 67
103	6,056 30	4,250 00	.....	40 60	.....	.....	735 44	5,026 04
104	30,882 44	17,105 95	621 80	2,200 76	413 47	.....	4,392 83	24,734 81
105	9,299 53	7,228 71	180 10	250 45	21 00	.....	1,450 30	9,130 56
106	12,675 76	8,809 75	512 91	69 74	344 27	.....	1,814 45	11,551 12
107	43,445 46	12,382 37	24,527 25	70 94	1,255 34	.....	3,399 63	41,635 53
108	42,663 02	31,989 38	2,586 97	2,439 81	157 37	2 40	5,487 09	42,663 02
109	18,218 78	11,930 00	.....	217 54	10 08	.....	4,892 30	17,049 92
110	12,137 65	6,520 00	378 81	91 66	377 22	.....	1,988 06	9,355 75
111	13,111 94	9,300 00	.....	33 00	.....	.....	2,014 11	11,347 11
112	5,357 72	2,903 01	.....	.....	.....	.....	547 81	3,450 82

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts					
	Legislative Grants	Municipal Grants (county)	Municipal Grants (local)	School Fees	Debentures	Balances and other sources
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
113 Walkerton	1,429 12	4,595 98	8,150 00	.....	.....	1,670 95
114 Walkerville	839 29	.....	24,200 00	.....	.....	8,033 10
115 Wallaceburg	1,499 56	3,242 57	8,900 00	.....	.....	1,925 55
116 Wardsville	637 26	3,119 03	568 48	.....	.....	308 43
117 Waterdown	1,079 49	1,079 49	8,200 00	.....	.....	395 89
118 Waterford	1,061 36	4,166 14	3,000 00	.....	.....	2,501 24
119 Watford	1,296 00	5,679 46	2,300 00	.....	.....	5,427 01
120 Welland	1,755 18	10,070 46	12,000 00	.....	.....	5,857 07
121 Weston	1,517 61	13,919 19	11,800 00	.....	.....	4,404 32
122 Whitby	1,871 63	6,867 93	6,228 88	199 85	.....	853 89
123 Wiarton	1,164 73	3,831 29	4,035 00	.....	.....	842 69
124 Williamstown	1,397 28	1,272 28	8,031 00	.....	.....	183 85
125 Winchester	1,413 23	4,838 88	4,350 00	.....	.....	3,623 28
126 Wingham	1,512 15	7,081 89	6,898 54	.....	.....	1,237 52
1 Totals, High Schools	176,283 24	510,757 73	941,846 03	1,084 35	614,242 93	431,880 24
2 Totals, Collegiate Institutes	100,605 29	279,759 68	2,157,980 00	64,965 22	1,622,540 76	1,092,053 83
3 Grand Totals, 1922	276,888 53	790,517 41	3,099,826 03	66,049 57	2,236,783 69	1,523,934 07
4 Grand Totals, 1921	223,164 53	618,206 40	2,561,395 45	148,053 89	1,492,463 44	580,243 88
5 Increases	53,724 00	172,311 01	538,430 58	.....	744,320 23	943,690 19
6 Decreases	.....	.....	.....	82,004 32	.....	.....
7 Percentages	3.46	9.89	38.78	.83	27.98	19.06

AND HIGH SCHOOLS (Continued)

STATEMENT (Concluded)

	Total Receipts	Expenditure						
		Teachers' Salaries	Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture	Art, manual training, household science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
113	15,846 05	10,800 00	120 00	72 41	46 82	.....	1,755 53	12,794 76
114	33,072 39	12,906 25	857 03	59 83	.....	282 90	14,130 12	28,236 13
115	15,567 68	11,480 00	683 50	229 73	33 07	.....	2,163 69	14,589 99
116	4,633 20	3,280 00	9 47	10 13	90 70	.....	502 68	3,892 98
117	10,754 87	6,280 00	2,208 30	26 54	315 15	.....	1,194 01	10,024 00
118	10,728 74	5,740 00	.....	212 99	.....	.....	1,543 51	7,496 50
119	14,702 47	7,850 00	55 00	121 82	.....	.....	2,539 38	10,566 20
120	29,682 71	16,600 00	187 58	955 44	2,034 50	.....	9,551 36	29,328 88
121	31,641 12	20,092 30	5,459 69	104 07	89 62	.....	5,532 59	31,278 27
122	16,022 18	10,880 00	.....	530 26	259 55	.....	2,918 36	14,588 17
123	9,873 71	6,460 00	381 35	64 87	196 27	.....	2,026 89	9,129 38
124	10,884 41	7,850 00	.....	.....	.....	.....	1,529 37	9,379 37
125	14,225 39	8,430 00	164 58	297 46	185 67	225 08	3,651 24	12,954 03
126	16,730 10	11,980 00	.....	86 20	201 79	.....	2,776 35	15,044 34
1	2,676,094 52	1,121,374 42	739,980 48	27,471 40	27,332 79	3,449 91	329,784 86	2,249,393 86
2	5,317,904 78	1,841,626 12	1,933,861 95	60,049 66	52,985 49	13,104,87	591,853 51	4,493,481 60
3	7,993,999 30	2,963,000 54	2,673,842 43	87,521 06	80,318 28	16,554 78	921,638 37	6,742,875 46
4	5,623,527 59	2,531,068 69	1,058,690 61	111,413 19	42,802 15	18,885 74	1,027,350 19	4,790,210 57
5	2,370,471 71	431,931 85	1,615,151 82	.....	37,516 13	.....	.....	1,952,664 89
6	.....	.....	.....	23,892 13	.....	2,330 96	105,711 82	.....
7	.....	43.94	39.65	1.30	1.19	.25	13.67	.....

Cost per pupil, enrolled attendance, $151.08.

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

Collegiate Institutes	Schools under Board of Education	Value of Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens
		$	$	$	$	$	$
1 Barrie	1	524	947	78	113	750	122
2 Brantford	1	949	2,762	616	222	3,267	686
3 Brockville	1	1,094	1,403	268	130	659	103
4 Chatham	1	1,248	3,992	271	101	2,100	213
5 Clinton	....	1,042	1,218	287	113	225	148
6 Cobourg	....	1,786	1,618	268	132	1,250	163
7 Collingwood	1	904	1,949	248	114	659	119
8 Fort William	1	1,244	1,718	280	139	895	274
9 Galt	....	1,394	1,939	452	300	1,500	391
10 Goderich	....	1,136	847	201	102	500	107
11 Guelph	1	1,140	2,799	233	77	1,485	319
12 Hamilton	1	2,431	14,203	452	100	450	270
13 Ingersoll	1	1,032	1,230	89	78	750	100
14 Kingston	1	1,180	1,425	279	110	1,180	114
15 Kitchener-Waterloo	....	2,165	1,494	333	195	2,696	185
16 Lindsay	1	1,991	1,682	87	139	1,000	268
17 London	1	2,532	5,206	710	51	.....	194
18 Morrisburg	1	825	1,232	167	111	340	100
19 Napanee	1	1,190	925	272	107	1,003	115
20 Niagara Falls	1	1,241	1,137	258	103	.....	110
21 North Bay	....	882	1,273	243	101	1,000	102
22 Orillia	1	894	1,488	163	93	670	116
23 Ottawa	....	4,046	5,238	479	245	.....	465
24 Owen Sound	1	1,263	1,574	125	191	1,045	101
25 Perth	1	1,247	1,257	190	110	735	167
26 Peterborough	1	1,759	2,224	150	181	4,373	251
27 Picton	....	1,171	1,367	340	102	1,270	150
28 Port Arthur	1	1,321	2,205	372	104	1,394	54
29 Renfrew	1	857	945	95	101	475	133
30 St. Catharines	1	1,231	1,948	298	114	1,265	217
31 St. Mary's	....	1,158	1,190	146	106	260	184
32 St. Thomas	1	1,085	2,150	85	155	2,095	155
33 Sarnia	1	1,253	1,868	182	113	2,085	140
34 Sault Ste. Marie	....	585	1,779	108	76	.....	59
35 Seaforth	....	896	855	105	100	.....	115
36 Smith's Falls	1	768	1,436	76	107	611	103
37 Stratford	1	1,114	1,716	191	104	1,050	500
38 Strathroy	....	1,336	1,164	278	100	200	94
39 Toronto, Harbord	1	3,162	6,397	340	140	.....	1,320
40 Toronto, Humberside	1	3,022	5,838	196	182	.....	383
41 Toronto, Jarvis	1	2,601	4,600	265	167	.....	600
42 Toronto, Malvern	1	2,053	2,660	133	173	.....	239
43 Toronto, North	1	1,154	2,857	89	105	.....	198
44 Toronto, Oakwood	1	2,876	6,068	249	163	.....	483
45 Toronto, Parkdale	1	2,443	3,601	299	161	.....	438
46 Toronto, Riverdale	1	2,057	2,578	127	127	.....	626
47 Vankleek Hill	....	897	1,127	103	107	.....	152
48 Windsor	1	2,196	2,818	275	142	2,460	153
49 Woodstock	1	1,746	2,516	249	157	791	157
Totals	36	74,121	122,463	11,800	6,364	42,488	11,956

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC.

	General Equipment						Value of Manual Training Department Equipment			
	Equipment for Physical Culture	Gymnasium (not including equipment)	Museum	Aquarium, Herbarium, etc.	Pictures	Total Value of General Equipment	Woodwork	Woodturning	Forging	Machine Shop Practice
	$	$	$	$	$	$	$	$	$	$
1	604	9,000	.....	.....	127	12,265	.....	.....	.....	.....
2	613	10,000	.....	.....	415	19,530	958	1,750	100	908
3	446	2,500	50	25	319	6,997	.....	.....	.....	.....
4	412	2,500	.....	36	177	11,050	824	.....	.....	.....
5	331	1,116	.....	.....	160	4,640	.....	.....	.....	.....
6	555	3,500	5,000	.....	350	14,622	.....	.....	.....	.....
7	282	1,200	31	.....	.....	5,506	1,312	.....	.....	.....
8	333	16,000	.....	119	40	21,042	5,174	1,229	.....	.....
9	223	.....	692	25	2,560	9,476	1,877	299	.....	.....
10	370	2,500	.....	.....	190	5,953	.....	.....	.....	.....
11	1,191	2,800	100	75	625	10,844	.....	.....	.....	.....
12	3,787	18,000	.....	.....	450	40,143	1,519	.....	.....	.....
13	335	721	.....	.....	.....	4,335	.....	.....	.....	.....
14	530	10,000	.....	.....	350	15,168	.....	.....	.....	.....
15	616	1,000	.....	.....	412	9,096	984	195	700	896
16	506	4,000	100	.....	325	10,098	.....	.....	.....	.....
17	488	32,000	.....	.....	.....	41,181	1,575	.....	.....	.....
18	386	980	.....	.....	.....	4,141	.....	.....	.....	.....
19	525	962	.....	.....	214	5,313	.....	.....	.....	.....
20	355	15,000	.....	.....	233	18,437	.....	.....	.....	.....
21	417	10,000	.....	.....	283	14,301	.....	.....	.....	.....
22	288	1,800	.....	.....	150	5,662	.....	.....	.....	.....
23	1,855	10,000	.....	465	1,121	23,914	.....	.....	.....	.....
24	352	.....	100	.....	75	4,826	505	350	.....	.....
25	488	7,000	.....	.....	56	11,250	.....	.....	.....	.....
26	55	.....	251	50	905	10,199	.....	.....	.....	.....
27	290	5,000	.....	40	787	10,517	.....	.....	.....	.....
28	444	15,000	138	6	233	21,271	1,000	275	75	.....
29	379	5,000	.....	.....	.....	7,985	.....	.....	.....	.....
30	409	8,000	50	6	437	13,975	.....	.....	.....	.....
31	572	6,000	.....	.....	216	9,832	.....	.....	.....	.....
32	480	1,532	100	.....	500	8,337	325	.....	.....	.....
33	318	1,380	.....	.....	.....	7,339	.....	.....	.....	.....
34	1,407	15,000	.....	.....	293	19,307	539	270	238	2,997
35	157	600	.....	.....	200	3,028	.....	.....	.....	.....
36	64	7,688	.....	.....	.....	10,853	1,360	364	.....	.....
37	406	2,000	.....	.....	350	7,431	563	400	143	390
38	372	3,500	.....	.....	200	7,244	.....	.....	.....	.....
39	1,126	10,000	.....	180	500	23,165	.....	.....	.....	.....
40	578	10,000	.....	.....	815	21,014	.....	.....	.....	.....
41	435	7,000	698	75	1,672	18,113	.....	.....	.....	.....
42	581	5,000	.....	.....	423	11,262	.....	.....	.....	.....
43	141	.....	.....	.....	.....	4,544	.....	.....	.....	.....
44	792	10,000	.....	85	1,005	21,721	2,280	351	.....	.....
45	320	10,000	.....	.....	425	17,687	.....	.....	.....	.....
46	600	15,000	300	50	665	22,130	2,000	480	.....	.....
47	296	3,200	.....	.....	100	5,982	.....	.....	.....	.....
48	595	40,000	100	.....	200	48,939	686	.....	.....	.....
49	532	5,000	.....	.....	292	11,440	778	421	843	2,104
	27,637	348,479	7,710	1,237	18,850	673,105	24,259	6,384	2,999	7,295

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

Collegiate Institutes	Value of Household Science Department Equipment			Value of Agricultural Department Equipment	Value of Art Equipment (Middle School)	Total value of Special Equipment as per preceding nine columns	Value of School Sites, Buildings and Furniture
	Cookery, Sanitation and Hygiene	Handwork and Machine Sewing	Laundry Work				
	$	$	$	$	$	$	$
1 Barrie							122,000
2 Brantford	2,963	295				6,974	135,000
3 Brockville				556	120	676	50,137
4 Chatham	1,539					2,363	60,000
5 Clinton				518	88	606	40,000
6 Cobourg	1,472	261		223		1,956	27,600
7 Collingwood	922				45	2,279	30,705
8 Fort William	1,076	58				7,537	446,547
9 Galt	1,652	33	22		125	4,008	90,000
10 Goderich							40,000
11 Guelph							50,000
12 Hamilton	427	150				2,096	290,000
13 Ingersoll				193		193	50,000
14 Kingston							125,370
15 Kitchener-Waterloo	1,662				125	4,562	239,748
16 Lindsay							150,000
17 London	768	91				2,434	425,000
18 Morrisburg							15,000
19 Napanee							60,000
20 Niagara Falls							100,000
21 North Bay							105,000
22 Orillia							82,500
23 Ottawa					73	73	1,202,000
24 Owen Sound	731	52			30	1,668	100,000
25 Perth							50,800
26 Peterborough							83,992
27 Picton				254		254	65,000
28 Port Arthur	2,859	93	55			4,357	200,000
29 Renfrew							35,000
30 St. Catharines					95	95	45,000
31 St. Mary's							70,000
32 St. Thomas	666			326		1,317	75,000
33 Sarnia							600,000
34 Sault Ste. Marie	995	104				5,143	265,000
35 Seaforth							30,000
36 Smith's Falls	582	35		210		2,551	150,000
37 Stratford	1,000	88			150	2,734	100,000
38 Strathroy							70,000
39 Toronto, Harbord							200,000
40 Toronto, Humberside							220,000
41 Toronto, Jarvis							73,000
42 Toronto, Malvern							220,000
43 Toronto, North							400,000
44 Toronto, Oakwood	412	22	75			3,140	435,000
45 Toronto, Parkdale							205,000
46 Toronto, Riverdale	1,600				26	4,106	325,000
47 Vankleek Hlll							30,000
48 Windsor	1,395					2,081	255,500
49 Woodstock	1,363	67				5,576	100,000
Totals	24,084	1,349	152	2,280	877	68,779	8,339,899

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC.—(Continued)

	Religious and other Exercises				Destination of Pupils							
	Schools in which Bible or Selections therefrom are used	Schools opened with Prayer	Schools closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Other Occupations	Other High Schools or Coll. Institutes	Without Occupation
1	.....	1	.....	1	11	17	1	18	5	15	16	6
2	1	1	.....	.....	98	15	20	15	37	14	21	26
3	.....	1	.....	1	22	6	1	12	.....	27	5	24
4	1	1	1	.....	44	17	7	13	8	29	15	6
5	1	1	.....	1	7	10	3	12	5	.....	2	.....
6	1	1	.....	.....	15	8	5	5	5	9	1	7
7	1	1	.....	1	22	5	4	11	5	6	14	4
8	1	1	.....	1	52	8	7	11	12	35	9	1
9	1	1	.....	1	52	13	1	7	24	38	8	19
10	1	1	.....	1	19	6	.....	9	1	1	10	11
11	.....	1	.....	1	54	14	.....	12	4	18	12	9
12	1	1	.....	1	38	4	28	26	15	69	49	41
13	1	1	.....	1	12	16	.....	3	6	7	6	8
14	1	1	.....	1	58	17	15	10	20	24	30	8
15	1	1	.....	1	68	6	1	.....	.....	.....	19	.....
16	.....	1	.....	1	22	23	4	10	4	11	9	29
17	1	1	.....	1	96	10	10	15	27	39	20	33
18	1	1	.....	1	3	8	3	4	.....	3	11	10
19	.....	1	.....	1	23	18	2	7	2	2	9	11
20	1	1	.....	1	12	6	8	4	10	7	8	.....
21	.....	1	.....	1	31	.....	6	10	4	4	9	18
22	1	1	.....	.....	37	13	2	19	7	12	17	6
23	1	1	.....	1	74	9	24	27	23	109	40	74
24	.....	1	.....	1	46	10	4	21	7	22	10	6
25	1	1	.....	1	10	12	3	10	8	8	8	8
26	.....	1	.....	1	57	16	6	12	31	11	17	25
27	.....	1	.....	1	8	13	.....	8	.....	11	14	8
28	1	1	.....	1	51	2	.....	4	14	14	19	4
29	.....	1	.....	1	16	18	12	26	13	5	6	6
30	1	1	.....	1	53	15	9	13	28	3	43	37
31	1	1	.....	1	5	10	3	10	2	4	1	10
32	.....	1	.....	1	57	39	11	12	30	5	5	.....
33	1	1	.....	1	25	1	17	7	3	68	8	5
34	.....	1	.....	1	14	1	6	8	14	17	19	9
35	.....	1	.....	.....	5	9	8	29	5	8	4	2
36	1	1	.....	1	16	.....	5	14	2	6	2	.....
37	.....	1	.....	1	60	5	1	19	9	55	15	12
38	.....	1	.....	1	10	10	.....	20	2	12	4	.....
39	1	1	.....	1	50	.....	40	30	.....	22	60	50
40	1	1	.....	1	31	1	8	15	4	33	24	32
41	1	1	.....	1	38	3	57	18	14	45	42	21
42	1	1	.....	1	51	14	13	4	20	12	60	38
43	1	1	.....	1	23	6	17	3	.....	7	10	12
44	1	1	.....	1	96	2	10	10	10	36	101	36
45	.....	1	.....	1	50	5	20	21	12	47	50	18
46	1	1	.....	1	93	3	18	7	7	34	51	46
47	.....	1	.....	1	6	10	.....	11	3	7	2	11
48	.....	1	.....	1	95	.....	13	4	23	64	133	12
49	.....	1	.....	1	15	21	15	27	15	21	15	11
	30	49	1	44	1,851	475	448	623	500	1,056	1,063	770

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

High Schools	Schools under Board of Education	Value of General Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens
		$	$	$	$	$	$
1 Alexandria	....	817	691	87	83	.....	130
2 Alliston	....	406	827	83	65	.....	54
3 Almonte	1	771	660	68	87	.....	102
4 Amherstburg	....	315	438	82	52	289	82
5 Arnprior	1	747	745	97	75	.....	104
6 Arthur	....	353	811	58	79	.....	83
7 Athens	....	63	654	58	13	.....	73
8 Aurora	....	613	966	109	84	.....	102
9 Avonmore	....	448	868	134	65	.....	64
10 Aylmer	....	1,159	1,061	268	85	140	220
11 Beamsville	1	448	735	121	65	.....	105
12 Belleville	1	1,202	1,861	299	93	1,494	195
13 Bowmanville	....	803	968	144	103	.....	139
14 Bracebridge	1	488	990	146	47	.....	71
15 Bradford	1	381	461	76	89	20	52
16 Brampton	....	340	1,014	186	101	.....	118
17 Brighton	1	428	450	287	76	.....	75
18 Burford	....	544	769	104	77	.....	104
19 Burlington	....	328	489	42	61	.....	91
20 Caledonia	1	777	895	114	68	.....	107
21 Campbellford	1	982	1,045	165	119	280	177
22 Carleton Place	1	831	676	120	86	.....	100
23 Cayuga	1	.....	2,349	8	.....	.....	112
24 Chapleau	....	199	453	29	44	.....	33
25 Chatsworth	....	360	341	78	51	.....	47
26 Chesley	....	462	509	109	65	.....	75
27 Chesterville	....	402	720	121	48	.....	99
28 Colborne	1	615	625	60	55	.....	54
29 Cornwall	....	989	822	118	80	1,070	104
30 Deseronto	....	624	548	103	51	.....	58
31 Dundalk	....	296	525	70	57	.....	50
32 Dundas	1	863	987	85	76	.....	61
33 Dunnville	1	482	800	169	101	.....	122
34 Durham	....	452	565	80	76	.....	109
35 Dutton	....	429	733	66	85	.....	103
36 Elmira	....	302	405	54	52	.....	42
37 Elora	1	317	523	62	53	.....	30
38 Essex	....	430	863	66	75	.....	101
39 Exeter	1	560	582	69	79	.....	63
40 Fergus	1	628	491	49	80	.....	106
41 Flesherton	....	393	679	56	61	.....	52
42 Forest	....	528	677	50	58	.....	58
43 Fort Frances	....	428	404	180	83	1,281	56
44 Gananoque	1	858	1,109	76	104	1,171	81
45 Georgetown	....	564	690	106	91	235	151
46 Glencoe	....	502	754	73	51	.....	124
47 Gravenhurst	1	393	522	93	53	160	53
48 Grimsby	1	348	515	157	85	.....	48
49 Hagersville	....	728	657	132	79	.....	95
50 Haileybury	....	697	1,018	83	92	.....	81
51 Harriston	1	453	650	62	79	.....	99
52 Hawkesbury	1	634	718	62	88	.....	52
53 Iroquois	....	1,071	1,189	187	77	.....	108
54 Kemptville	1	562	1,039	84	33	.....	111
55 Kenora	1	682	884	360	74	1,328	63
56 Kincardine	1	735	1,116	85	109	.....	95
57 Kingsville	....	400	979	69	41	110	249

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Continued)

	Equipment						Value of Manual Training Department Equipment			
	Equipment for Physical Culture	Gymnasium (not including equipment)	Museum	Aquarium, Herbarium, etc.	Pictures	Total Value of General Equipment	Woodwork	Woodturning	Forging	Machine Shop Practice
	$	$	$	$	$	$	$	$	$	$
1	26					1,834				
2				10	57	1,502				
3	57				105	1,850				
4	524	1,600			15	3,397				
5	80				182	2,030				
6	13				39	1,436				
7	2					863				
8	94				200	2,168				
9	97				3	1,679				
10	141	3,000			117	6,191				
11	271	3,054			55	4,854	203			
12	221				280	5,645				
13	90				309	2,556				
14	102					1,844				
15	44					1,123				
16	249	10,000	100		140	12,248				
17	40					1,356				
18	326	2,500			64	4,488				
19	44					1,055				
20	40					2,001				
21	41				449	3,258				
22	52					1,865				
23						2,469				
24	8			6		772				
25	16				15	908				
26	106				50	1,376				
27	40				74	1,504				
28	45				100	1,554				
29	60			25	397	3,665				
30	211				75	1,670				
31	10				25	1,033				
32	48					2,120				
33	80		750		350	2,854				
34	119					1,401				
35	15				59	1,490				
36	40					895				
37	50		1,000		20	2,055				
38	53	5,000			25	6,613				
39	16				75	1,444				
40	30					1,384				
41	35				25	1,301				
42	38				55	1,464				
43	125					2,557				
44	202	1,600			437	5,638				
45	39		200		100	2,176				
46	26					1,530				
47	9				20	1,303				
48	155				68	1,376				
49	182					1,873				
50	38				345	2,354				
51	11				100	1,454				
52	42					1,596				
53	40				91	2,763				
54	85				118	2,032				
55	450	2,500			180	6,521				
56	67	800				3,007				
57	95					1,943				

COLLEGIATE INSTITUTES AND
II. TABLE M—BOARDS OF EDUCATION,

High Schools	Value of Household Science Department Equipment			Value of Agricultural Department Equipment	Value of Art Equipment (Middle School)	Total value of Special Equipment as per preceding nine columns	Value of School Sites, Buildings and Furniture
	Cookery, Sanitation and Hygiene	Handwork and Machine Sewing	Laundry Work				
	$	$	$	$	$	$	$
1 Alexandria							25,000
2 Alliston							25,000
3 Almonte				162		162	950
4 Amherstburg				129		129	78,150
5 Arnprior							20,000
6 Arthur				250		250	18,000
7 Athens							5,000
8 Aurora							100,000
9 Avonmore							20,000
10 Aylmer							18,000
11 Beamsville	747		150	785		1,885	80,000
12 Belleville	865	77	22	300		1,264	85,000
13 Bowmanville				714		714	55,000
14 Bracebridge							8,500
15 Bradford							25,000
16 Brampton							100,000
17 Brighton							40,000
18 Burford							60,000
19 Burlington							82,000
20 Caledonia							25,000
21 Campbellford							25,000
22 Carleton Place							
23 Cayuga							78,000
24 Chapleau							11,713
25 Chatsworth							1,894
26 Chesley							
27 Chesterville							15,000
28 Colborne							11,000
29 Cornwall							47,500
30 Deseronto							40,000
31 Dundalk							8,500
32 Dundas							32,000
33 Dunnville							42,000
34 Durham							16,250
35 Dutton							10,000
36 Elmira							17,000
37 Elora							5,000
38 Essex							90,000
39 Exeter							27,000
40 Fergus							8,000
41 Flesherton							50,000
42 Forest							40,000
43 Fort Frances							56,566
44 Gananoque							30,000
45 Georgetown							50,000
46 Glencoe							15,000
47 Gravenhurst							15,000
48 Grimsby							33,982
49 Hagersville							20,500
50 Haileybury							60,000
51 Harriston							16,000
52 Hawkesbury							25,000
53 Iroquois							15,000
54 Kemptville					33	33	20,000
55 Kenora							47,228
56 Kincardine					278	278	20,000
57 Kingsville							54,000

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Continued)

	Religious and other Exercises				Destination of Pupils							
	Schools in which Bible or Selections therefrom are used	Schools opened with Prayer	Schools closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Other Occupations	Other High Schools or Coll. Institutes	Without Occupation
1	.....	1	.....	.....	1	9	1	6	.....	7	2	7
2	1	1	.....	.....	.....	11	.....	8	.....	3	4	11
3	1	1	.....	1	3	6	7	5	2	7	1	6
4	1	1	.....	1	3	1	4	1	.....	5	3	3
5	.....	1	.....	1	6	7	.....	4	2	.....	3	3
6	.....	1	.....	1	.....	2	.....	4	.....	2	8	1
7	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
8	.....	1	.....	.....	6	15	3	5	2	10	5	13
9	1	1	.....	.....	.....	.....	.....	5	.....	.....	.....	.....
10	1	1	.....	.....	3	10	.....	12	3	5	2	1
11	1	1	.....	1	.....	2	1	6	2	14	3	4
12	1	1	.....	1	25	9	.....	1	14	29	35	.....
13	1	1	1	1	7	9	.....	7	6	6	4	1
14	.....	1	.....	1	6	1	.....	7	4	.....	2	.....
15	1	1	1	.....	.....	3	.....	2	.....	4	5	3
16	.....	1	.....	1	5	16	10	10	5	.....	3	15
17	.....	1	.....	.....	.....	.....	1	6	.....	1	5	4
18	1	1	.....	1	2	9	1	1	1	6	.....	.....
19	1	1	.....	1	2	7	.....	.....	.....	4	4	2
20	1	1	.....	1	3	6	2	10	.....	.....	3	4
21	.....	1	.....	1	12	8	4	10	5	1	3	2
22	1	1	.....	1	8	1	.....	6	3	2	7	17
23	.....	1	.....	1	1	1	1	3	.....	1	1	.....
24	.....	1	.....	.....	2	.....	.....	2	.....	4	1	.....
25	1	1	.....	.....	3	7	.....	1	.....	2	1	.....
26	1	1	.....	1	6	5	7	10	3	2	4	3
27	.....	1	.....	.....	2	11	2	2	.....	5	2	3
28	.....	1	.....	.....	3	3	.....	6	2	4	2	2
29	1	1	.....	1	24	5	5	18	8	18	10	7
30	.....	1	.....	1	4	2	.....	2	2	2	4	2
31	.....	1	1	1	.....	10	.....	7	.....	3	2	.
32	.....	1	.....	1	15	12	3	9	6	7	5	17
33	.....	1	.....	.....	4	8	1	5	8	3	6	5
34	1	1	.....	1	3	1	.....	3	.....	14	4	.....
35	1	1	.....	.....	1	14	1	10	2	5	5	2
36	1	1	.....	1	.....	.....	1	4	8	.....	7	8
37	1	1	.....	1	1	1	.....	3	.....	.....	4	4
38	1	1	.....	1	7	8	1	6	.....	7	4	1
39	1	1	.....	1	1	2	1	6	1	.....	3	3
40	.....	1	.....	1	1	10	6	6	3	17	5	.....
41	1	1	.....	.....	6	1	.....	5	.....	6	7	2
42	1	1	.....	1	3	8	1	13	.....	6	6	1
43	.....	1	.....	1	1	.....	.....	8	.....	14	9	7
44	1	1	.....	1	8	7	1	9	3	5	4	4
45	.....	1	.....	1	8	10	2	6	6	10	6	2
46	1	1	1	1	3	4	5	6	3	1	2	3
47	1	1	.....	.....	4	.....	.....	3	.....	4	.....	2
48	1	1	.....	1	10	8	.....	2	5	2	15	2
49	1	1	.....	1	4	.....	1	7	1	16	7	.....
50	.....	1	.....	1	8	1	.....	4	4	28	17	9
51	.....	1	.....	.....	5	13	2	5	4	6	7	.....
52	1	1	.....	.....	5	2	3	3	.....	8	7	.....
53	.....	1	.....	1	3	1	1	7	.....	1	1	3
54	1	1	.....	.....	1	5	3	5	.....	12	14	1
55	.....	1	1	1	15	.....	3	3	12	2	1	16
56	1	1	.....	1	2	23	.....	14	.....	11	6	.....
57	1	1	.....	1	6	4	.....	.....	2	2	5	4

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

High Schools	Schools under Board of Education	Value of General Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens
		$	$	$	$	$	$
58 Leamington	....	672	837	120	110	.....	109
59 Listowel	1	439	527	68	133	.....	124
60 Lucan	....	504	679	116	76	.....	102
61 Madoc	....	502	957	94	97	.....	103
62 Markdale	....	350	358	96	53	.....	50
63 Markham	....	501	804	299	81	.....	112
64 Meaford	....	762	1,402	110	77	.....	144
65 Midland	1	719	974	165	123	.....	122
66 Milton	....	471	512	85	54	.....	114
67 Mitchell	....	487	550	197	200	.....	101
68 Morewood	....	363	420	72	50	.....	90
69 Mount Forest	1	544	674	194	131	.....	112
70 Nepean	....	407	402	55	49	100	59
71 Newburgh	1	623	488	59	57	.....	54
72 Newcastle	1	390	429	42	49	.....	54
73 Newmarket	....	664	956	186	91	1,242	122
74 Niagara	....	275	349	65	45	.....	56
75 Niagara Falls South	....	798	1,728	106	76	970	117
76 Norwich	....	514	628	92	41	.....	60
77 Norwood	1	495	587	110	65	.....	77
78 Oakville	1	737	977	261	77	560	110
79 Omemee	1	342	521	58	67	.....	50
80 Orangeville	....	908	1,242	247	75	794	99
81 Oshawa	1	1,094	2,062	415	83	2,498	210
82 Paris	1	696	856	105	75	252	111
83 Parkhill	1	759	876	65	86	.....	54
84 Parry Sound	1	464	663	93	65	.....	55
85 Pembroke	1	909	1,062	161	99	625	116
86 Penetanguishene	....	447	853	76	68	180	157
87 Petrolia	1	571	762	66	84	.....	77
88 Plantagenet	....	487	510	130	80	.....	92
89 Port Dover	1	596	519	113	52	.....	58
90 Port Elgin	....	290	543	114	76	.....	42
91 Port Hope	....	887	1,020	155	76	600	90
92 Port Perry	1	504	782	60	70	.....	78
93 Port Rowan	1	404	529	40	40	.....	51
94 Prescott	1	542	948	113	103	.....	101
95 Richmond Hill	1	521	765	222	76	.....	84
96 Ridgetown	....	892	1,199	104	107	.....	101
97 Rockland	....	396	401	77	53	.....	66
98 Scarboro'	....	362	475	97	71	.....	152
99 Shelburne	1	443	697	120	73	.....	63
100 Simcoe	1	512	903	194	23	.....	141
101 Smithville	....	313	414	70	50	.....	65
102 Stirling	1	460	536	67	77	.....	102
103 Streetsville	....	382	561	89	49	.....	73
104 Sudbury	....	883	2,255	97	89	.....	99
105 Sydenham	....	532	744	102	76	.....	162
106 Thorold	....	304	802	125	48	.....	51
107 Tillsonburg	....	514	1,103	248	79	.....	104
108 Toronto, Davenport	1	807	1,337	74	42	.....	91
109 Trenton	....	780	847	260	79	.....	67
110 Tweed	....	370	974	81	63	.....	68
111 Uxbridge	1	574	700	138	115	.....	126
112 Vienna	1	727	287	71	42	.....	59
113 Walkerton	....	578	797	112	100	509	84
114 Walkerville	1	312	2,108	144	49	...	38

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Continued)

	Equipment						Value of Manual Training Department Equipment			
	Equipment for Physical Culture	Gymnasium (not including equipment)	Museum	Aquarium, Herbarium, etc.	Pictures	Total value of General Equipment	Woodwork	Woodturning	Forging	Machine Shop Practice
	$	$	$	$	$	$	$	$	$	$
58	137				73	2,058				
59	114				110	1,515				
60	140				40	1,657				
61	52				75	1,880				
62	125				39	1,071				
63	16				95	1,908				
64	450	1,404			435	4,784				
65	390			50	204	2,747				
66	128					1,364				
67	212	550			104	2,401				
68	18		1		37	1,051				
69	15				125	1,795				
70					50	1,122				
71	16				60	1,357				
72	8				39	1,011				
73	184					3,445				
74	213	1,450				2,453				
75	466	7,500			100	11,861				
76	9					1,344				
77	32				51	1,417				
78	59				65	2,846				
79	30					1,068				
80	313	2,500			27	6,205				
81	207					6,569				
82	34					2,129				
83	17				100	1,957				
84	108			3	94	1,545				
85	40				188	3,200				
86	31		75	15	115	2,017				
87	22				100	1,682				
88	20					1,319				
89	104				32	1,474				
90	37				61	1,163				
91	41				400	3,269				
92	177				94	1,765	141		37	
93	42				10	1,116				
94	78				75	1,960				
95	19					1,687				
96	261	1,000		25	100	3,789				
97	12					1,005				
98	1,274	12,000				14,431				
99	36				40	1,472				
100	24					1,797				
101	17				20	949				
102	20				250	1,512				
103	13				103	1,270				
104	570	2,500			40	6,533				
105	106				44	1,766				
106	22					1,352				
107	195	10,000			372	12,615				
108	145					2,496				
109	46	2,500			196	4,775				
110	117			5	198	1,876				
111	98				57	1,808				
112	7				12	1,205				
113	24				120	2,324				
114	1,102	50,490		215		54,458	4,405	964		

COLLEGIATE INSTITUTES

II. TABLE M—BOARDS OF EDUCATION,

High Schools	Value of Household Science Department Equipment			Value of Agricultural Department Equipment	Value of Art Equipment (Middle School)	Total value of Special Equipment as per preceding nine columns	Value of School Sites, Buildings and Furniture
	Cookery, Sanitation and Hygiene	Handwork and Machine Sewing	Laundry Work				
	$	$	$	$	$	$	$
58 Leamington				147		147	15,000
59 Listowel							37,000
60 Lucan							22,000
61 Madoc							25,000
62 Markdale							15,000
63 Markham							15,000
64 Meaford							35,000
65 Midland							50,000
66 Milton							81,881
67 Mitchell				88		88	10,000
68 Morewood							11,999
69 Mount Forest							25,000
70 Nepean							130,000
71 Newburgh					16	16	5,500
72 Newcastle							20,000
73 Newmarket							40,000
74 Niagara							6,000
75 Niagara Falls South	564	150		570		1,284	36,000
76 Norwich							20,000
77 Norwood							20,000
78 Oakville				840		840	25,000
79 Omemee							9,000
80 Orangeville					75	75	25,000
81 Oshawa							38,600
82 Paris							30,000
83 Parkhill							14,000
84 Parry Sound							30,000
85 Pembroke							35,000
86 Penetanguishene							35,000
87 Petrolia							6,000
88 Plantagenet							3,400
89 Port Dover							1,300
90 Port Elgin							10,000
91 Port Hope							60,000
92 Port Perry	424	100		625		1,327	30,500
93 Port Rowan							4,000
94 Prescott							20,142
95 Richmond Hill							17,000
96 Ridgetown							25,000
97 Rockland							15,000
98 Scarboro'				110		110	174,537
99 Shelburne							9,000
100 Simcoe							40,000
101 Smithville							15,000
102 Stirling							35,000
103 Streetsville							8,000
104 Sudbury							51,576
105 Sydenham							50,000
106 Thorold							13,000
107 Tillsonburg							55,000
108 Toronto, Davenport							
109 Trenton							75,000
110 Tweed							35,000
111 Uxbridge							12,000
112 Vienna							1,250
113 Walkerton							2,500
114 Walkerville	1,616	367	30			7,382	650,000

AND HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Continued)

	Religious and other Exercises				Destination of Pupils							
	Schools in which Bible or Selections therefrom are used	Schools opened with Prayer	Schools closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Other Occupations	Other High Schools or Coll. Institutes	Without Occupation
58	.....	1	.....	1	18	26	1	6	10	2	11	2
59	1	1	.....	.....	11	16	3	13	5	1	6	5
60	.....	1	.....	.....	3	16	1	5	1	1	5	.....
61	1	1	.....	1	5	11	1	4	.....	7	7	2
62	1	1	.....	1	3	7	2	1	.....	.....	1	4
63	.....	1	.....	1	8	8	3	12	.....	7	7	12
64	.....	1	.....	.....	9	7	5	12	1	10	7	2
65	.....	1	.....	1	10	1	2	5	1	1	6	7
66	1	1	.....	1	4	10	.....	5	6	20	.....	.....
67	1	1	.....	1	2	3	1	1	1	5	5	1
68	1	1	.....	1	.....	3	.....	6	.....	1	.....	.....
69	1	1	.....	1	7	12	1	4	1	5	8	1
70	1	1	.....	.....	7	5	1	4	7	21	16	.....
71	1	1	.....	1	.....	6	.....	3	.....	3	5	1
72	1	1	.....	1	3	1	2	.....	.....	.....	4	3
73	1	1	.....	.....	15	16	6	7	8	2	11	16
74	1	1	.....	1	1	2	.....	.....	3	2	7	2
75	.....	1	.....	1	13	6	4	1	4	4	10	7
76	1	1	.....	.....	6	25	.....	1	3	4	2	2
77	1	1	.....	1	3	11	1	.....	1	8	3	.....
78	1	1	.....	1	12	3	3	5	2	4	4	6
79	.....	1	.....	1	6	.....	.....	.....	.....	2	.....	.....
80	.....	1	.....	1	12	7	1	10	1	5	4	10
81	.....	1	.....	1	54	9	5	6	.....	18	10	16
82	.....	1	.....	1	7	10	4	5	17	14	4	.....
83	.....	1	.....	.....	2	13	2	.....	.....	20	4	.....
84	1	1	.....	.....	6	3	2	7	15	5	3	11
85	.....	1	.....	1	7	11	4	4	8	12	10	6
86	.....	1	.....	.....	12	1	.....	.....	.....	6	3	8
87	1	1	.....	1	11	6	.....	3	8	8	3	.....
88	.....	1	.....	.....	.....	2	.....	4	1	4	3	.....
89	1	1	.....	1	2	4	.....	6	1	2	8	.....
90	1	1	.....	.....	3	12	.....	5	.....	8	.....	4
91	1	1	.....	1	9	5	2	3	2	14	4	2
92	.....	1	.....	1	2	14	.....	5	.....	6	7	2
93	1	1	.....	1	2	6	.....	.....	.....	.....	4	.....
94	.....	1	.....	1	3	.....	.....	4	.....	9	5	9
95	1	1	.....	1	7	4	3	3	6	2	4	.....
96	1	1	.....	.....	6	9	5	6	5	4	5	3
97	.....	1	.....	.....	1	2	.....	3	4	2	6	2
98	1	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
99	1	1	.....	1	3	4	2	5	2	3	4	2
100	.....	1	.....	.....	11	6	5	3	6	5	28	20
101	1	1	.....	1	1	8	.....	3	.....	4	7	3
102	1	1	.....	1	5	7	.....	5	.....	.....	6	.....
103	1	1	.....	1	4	9	.....	1	.....	.....	5	1
104	1	1	.....	1	3	.....	.....	3	.....	12	28	3
105	1	1	.....	1	2	6	.....	19	.....	4	1	4
106	1	1	.....	1	5	2	2	.....	5	13	8	.....
107	1	1	.....	.....	15	14	1	4	4	8	4	.....
108	1	1	.....	1	9	.....	1	.....	9	8	21	3
109	1	1	.....	1	18	5	1	13	16	5	7	9
110	1	1	.....	1	5	1	.....	4	.....	3	6	5
111	1	1	.....	1	6	9	2	15	5	5	7	.....
112	1	1	.....	.....	1	.....	.....	2	.....	.....	2	.....
113	1	1	.....	.....	2	2	1	10	.....	6	4	10
114	.....	1	.....	1	.....	1	.....	.....	.....	13	23	5

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

High Schools	Schools under Board of Education	Value of General Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens
		$	$	$	$	$	$
115 Wallaceburg	1	561	695	103	127	...	108
116 Wardsville	1	335	444	57	51	...	51
117 Waterdown	..	252	634	85	47	...	67
118 Waterford	..	558	700	92	37	...	53
119 Watford	1	604	1,374	243	109	...	203
120 Welland	..	584	1,167	85	108	1,230	118
121 Weston	1	549	1,414	252	132	648	106
122 Whitby	1	735	1,719	42	92	435	114
123 Wiarton	..	802	759	87	82	50	66
124 Williamstown	..	481	717	83	79	...	102
125 Winchester	..	586	757	100	50	...	63
126 Wingham	..	512	947	274	78	...	127
1 Totals, High Schools	56	69,968	102,733	14,757	9,346	18,271	11,700
2 Totals, Coll. Institutes	36	74,121	122,463	11,800	6,364	42,488	11,956
3 Grand Totals, 1922–23	92	144,089	225,196	26,557	15,710	60,759	23,656
4 Grand Totals, 1921–22	88	136,069	194,315	25,057	14,946	61,026	23,462
5 Increases	4	8,020	30,881	1,500	764	...	194
6 Decreases	..	.....	.....	.....	.....	267	.....
7 Percentages	..	13.63	21.30	2.51	1.48	5.75	2.24

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Continued)

	Equipment						Value of Manual Training Department Equipment			
	Equipment for Physical Culture	Gymnasium (not including equipment)	Museum	Aquarium, Herbarium, etc.	Pictures	Total Value of General Equipment	Woodwork	Woodturning	Forging	Machine Shop Practice
	$	$	$	$	$	$	$	$	$	$
115	59	.....	.....	.....	15	1,668	.....	.....	.....	.....
116	5	.....	.....	.....	.....	943	.....	.....	.....	.....
117	21	.....	.....	.....	80	1,186	.....	.....	.....	.....
118	61	.....	.....	.....	42	1,543	.....	.....	.....	.....
119	182	.....	.....	.....	117	2,832	.....	.....	.....	.....
120	210	8,000	.....	.....	139	11,641	.....	.....	.....	.....
121	151	.....	.....	3	80	3,335	.....	.....	.....	.....
122	74	.....	.....	.....	.....	3,211	.....	.....	.....	.....
123	25	.....	.....	.....	165	2,036	.....	.....	.....	.....
124	117	200	.....	.....	180	1,959	.....	.....	.....	.....
125	45	.....	.....	.....	60	1,661	.....	.....	.....	.....
126	177	.....	.....	.....	80	2,195	.....	.....	.....	.....
1	14,460	130,148	2,126	357	10,327	384,193	4,749	964	37	.....
2	27,637	348,479	7,710	1,237	18,850	673,105	24,259	6,384	2,099	7,295
3	42,097	478,627	9,836	1,594	29,177	1,057,298	29,008	7,348	2,136	7,295
4	33,137	345,445	3,712	633	28,510	866,312	23,993	4,569	2,580	7,248
5	8,960	133,182	6,124	961	667	190,986	5,015	2,779	.....	47
6	.....	.....	.....	.....	.....	.....	.....	.....	444	.....
	3.98	45.27	.93	.15	2.76	.....	33.40	8.46	2.46	8.40

COLLEGIATE INSTITUTES AND

II. TABLE M—BOARDS OF EDUCATION,

High Schools	Value of Household Science Department Equipment			Value of Agricultural Department Equipment	Value of Art Equipment (Middle School)	Total value of Special Equipment as per preceding nine columns	Value of School Sites, Buildings and Furniture
	Cookery, Sanitation and Hygiene	Handwork and Machine Sewing	Laundry Work				
	$	$	$	$	$	$	$
115 Wallaceburg	.....	.....	.....	.....	.....	.....	40,000
116 Wardsville	.....	.....	.....	.....	.....	.....	7,500
117 Waterdown	.....	.....	.....	.....	.....	.....	1,000
118 Waterford	.....	.....	.....	.....	.....	.....	16,000
119 Watford	.....	.....	.....	.....	.....	.....	15,000
120 Welland	.....	.....	.....	.....	.....	.....	83,000
121 Weston	.....	.....	.....	.....	.....	.....	100,000
122 Whitby	.....	.....	.....	640	.....	640	50,000
123 Wiarton	.....	.....	.....	.....	.....	.....	12,000
124 Williamstown	.....	.....	.....	412	.....	412	2,000
125 Winchester	.....	.....	.....	740	.....	740	19,500
126 Wingham	.....	.....	.....	284	.....	284	35,000
1 Totals, High Schools	4,216	694	202	6,796	402	18,060	4,586,918
2 Totals, Coll. Institutes	24,084	1,349	152	2,280	877	68,779	8,339,899
3 Grand Totals, 1922–23	28,300	2,043	354	9,076	1,279	86,839	12,926,817
4 Grand Totals, 1921–22	27,016	1,866	288	6,677	1,085	75,322	9,569,685
5 Increases	1,284	177	66	2,399	194	11,517	3,357,132
6 Decreases	.....	.....	.....	.....	.....	.....	.....
7 Percentages	32.59	2.35	.40	10.45	1.47	.....	.....

HIGH SCHOOLS (Continued)

EQUIPMENT, DESTINATION OF PUPILS, ETC. (Concluded)

	Religious and other Exercises				Destination of Pupils							
	Schools in which Bible or Selections therefrom are used	Schools opened with Prayer	Schools closed with Prayer	Commencement Exercises	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Other Occupations	Other High Schools or Coll. Institutes	Without Occupation
115	.....	1	.....	1	20	8	.....	3	6	10	12	8
116	1	1	1	.....	2	1	1	1	.....	3	3	3
117	1	1	.....	1	3	4	.....	1	2	7	15	.....
118	1	1	.....	1	3	5	.....	.....	.....	7	3	7
119	.....	1	.....	1	7	16	3	10	1	5	1	.....
120	1	1	.....	1	22	8	8	5	5	2	9	1
121	1	1	.....	.....	22	9	8	8	10	16	14	14
122	1	1	.....	1	4	10	2	6	6	4	14	5
123	1	1	.....	.....	5	5	.....	9	5	1	8	8
124	.....	1	.....	1	3	5	3	6	.....	2	1	2
125	.....	1	.....	1	2	7	2	9	1	3	3	10
126	1	1	.....	1	4	7	5	12	3	6	4	2
..												
1	79	126	6	88	741	791	197	645	340	738	746	481
2	30	49	1	44	1,851	475	448	623	500	1,056	1,063	770
3	109	175	7	132	2,592	1,266	645	1,268	840	1,794	1,809	1,251
4	95	165	3	118	2,122	1,086	687	1,080	614	1,428	1,521	1,170
5	14	10	4	14	470	180	.....	188	226	366	288	81
6	.....	.....	.....	.....	.....	.....	42	.....	.....	.....	.....	.....
7	62.28	100.	4.0	75.42	22.61	11.04	5.62	11.06	7.32	15.65	15.78	10.91

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

Collegiate Institutes	Attendance					Number of Pupils in—				Number Pupils	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
1 Barrie	394	185	209	340	143	179	80	82	53	225	166
2 Brantford	909	437	472	774	302	348	269	248	44	716	182
3 Brockville	414	184	230	333	149	158	108	120	28	282	132
4 Chatham	405	184	221	330	110	159	131	82	33	276	126
5 Clinton	227	93	134	192	63	59	57	76	35	111	116
6 Cobourg	216	98	118	167	73	82	81	41	12	134	81
7 Collingwood	269	107	162	219	73	73	72	85	39	203	65
8 Fort William	359	187	172	319	133	134	96	110	19	343	14
9 Galt	460	242	218	412	165	179	119	130	32	235	171
10 Goderich	203	88	115	173	63	75	60	51	17	134	65
11 Guelph	569	260	309	472	149	241	148	132	48	447	104
12 Hamilton	1,316	653	663	1,142	478	499	336	379	102	1,207	95
13 Ingersoll	250	106	144	194	74	90	85	58	17	161	67
14 Kingston	717	351	336	579	208	237	173	276	31	588	121
15 Kitc'ner-Waterloo	440	230	210	391	184	166	102	96	76	383	55
16 Lindsay	461	223	238	395	155	168	130	116	47	261	152
17 London	1,320	637	683	1,157	423	489	357	376	98	1,148	159
18 Morrisburg	152	60	92	91	43	54	43	42	13	77	73
19 Napanee	244	82	162	204	82	89	79	56	20	125	117
20 Niagara Falls	233	134	99	188	85	84	58	71	20	182	21
21 North Bay	341	178	163	302	113	144	91	87	19	303	16
22 Orillia	364	168	196	309	123	136	118	89	21	241	77
23 Ottawa	1,719	987	732	1,479	628	699	458	483	79	1,607	79
24 Owen Sound	479	216	263	403	152	162	143	133	41	333	137
25 Perth	265	116	149	224	94	106	65	69	25	135	119
26 Peterborough	513	261	252	457	198	213	160	105	35	462	43
27 Picton	245	98	147	199	79	104	70	59	12	114	130
28 Port Arthur	386	170	216	341	156	200	109	70	7	380	2
29 Renfrew	377	157	220	352	126	149	120	78	30	186	184
30 St. Catharines	709	339	370	597	264	314	200	155	40	510	197
31 St. Mary's	282	118	164	256	86	105	76	86	15	155	82
32 St. Thomas	797	370	427	676	286	280	298	175	44	593	186
33 Sarnia	424	218	206	377	117	122	101	165	36	335	87
34 Sault Ste. Marie	458	228	230	350	193	208	109	113	28	412	41
35 Seaforth	242	111	131	211	73	75	58	78	31	108	119
36 Smith's Falls	393	165	228	346	125	136	134	99	24	298	95
37 Stratford	621	319	302	541	234	268	184	127	42	536	57
38 Strathroy	214	98	116	191	52	64	44	75	31	96	116
39 Toronto, Harbord	854	484	370	719	286	293	239	250	72	849	.....
40 " Humberside	918	508	410	796	335	404	221	239	54	897	21
41 " Jarvis	790	482	308	659	260	284	216	233	57	786	.....
42 " Malvern	473	245	228	405	186	186	126	131	30	459	14
43 " North	647	317	330	539	223	223	191	186	47	584	62
44 " Oakwood	1,218	624	594	1,087	420	411	306	401	100	1,173	42
45 " Parkdale	858	455	403	748	302	307	229	270	52	849	4
46 " Riverdale	950	502	448	812	382	400	250	261	39	944	5
47 Vankleek Hill	174	70	104	150	48	58	38	68	10	59	78
48 Windsor	713	399	314	627	268	298	230	113	72	627	84
49 Woodstock	511	239	272	453	175	218	116	145	32	265	236
Totals, 1922-23	26,493	13,183	13,310	22,678	9,139	10,130	7,284	7,170	1,909	21,534	4,395

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC.

of from—	Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
	Other Counties or Districts	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
1	3	43	131	28	61	34	67	30	178	378	394	173	56	63
2	11	376	133	53	188	98	.....	61	177	869	900	362	77	77
3	.....	84	111	12	138	10	47	12	95	410	411	151	85	42
4	3	51	153	16	80	73	26	6	132	388	388	138	27	55
5	.....	28	121	13	30	28	7	.....	20	220	220	60	49	56
6	1	20	69	11	29	67	12	8	81	192	195	82	24	15
7	1	68	53	18	59	35	21	15	3	248	248	82	62	41
8	2	129	14	16	61	36	90	13	230	359	359	230	72	8
9	54	148	83	22	144	16	44	3	18	460	460	180	94	33
10	4	35	71	12	30	19	34	2	60	203	203	75	51	8
11	18	153	106	30	128	38	102	12	200	543	543	224	78	63
12	14	516	91	89	339	120	83	78	375	1,212	1,212	497	292	252
13	22	44	80	8	44	26	30	18	71	240	240	81	42	21
14	8	132	119	39	156	62	188	21	421	711	711	423	162	96
15	2	213	31	40	109	10	7	30	268	439	439	.....	60	68
16	48	95	162	19	64	40	73	8	9	327	363	80	91	82
17	13	510	118	100	462	37	65	28	364	1,287	1,287	488	331	333
18	2	11	84	8	22	9	10	8	45	141	130	52	13	31
19	2	49	101	5	30	50	5	4	45	235	235	84	22	34
20	30	61	28	20	68	30	11	15	233	233	233	85	33	21
21	22	81	17	4	146	14	70	9	33	336	337	230	49	33
22	46	92	89	24	85	60	7	7	119	355	356	136	47	35
23	33	409	84	92	391	109	576	58	10	1,504	1,677	694	753	149
24	9	106	132	15	149	36	18	23	104	470	470	199	80	78
25	11	29	124	7	28	39	32	6	1	256	256	139	58	45
26	8	147	40	28	168	55	41	34	213	513	513	213	67	.....
27	1	39	109	9	41	22	18	7	36	238	231	66	36	40
28	4	92	17	9	98	75	85	10	79	386	386	198	51	17
29	7	46	192	13	58	33	24	11	42	371	358	154	136	62
30	2	185	75	15	316	71	30	17	244	705	697	313	63	63
31	45	36	135	8	47	29	16	11	76	273	272	109	52	66
32	18	159	142	17	463	.....	.....	16	31	777	777	281	162	150
33	2	54	51	35	190	33	4	57	122	424	424	122	92	73
34	5	120	32	31	72	18	185	.....	165	457	457	209	70	35
35	15	47	109	5	39	16	14	12	58	236	237	77	63	56
36	.....	56	92	13	138	74	11	9	130	382	382	140	99	99
37	28	145	83	17	173	38	117	48	9	621	621	268	85	29
38	2	20	108	6	23	.....	35	22	9	199	199	64	27	43
39	5	417	2	45	290	.....	.....	100	530	844	848	295	151	107
40	.....	230	15	23	217	86	269	78	625	904	904	404	152	87
41	4	344	5	39	222	9	108	63	115	790	790	280	132	104
42	.....	209	10	28	134	29	35	28	122	473	473	186	93	34
43	1	299	18	61	127	15	84	43	177	568	643	245	126	70
44	3	370	18	60	273	132	282	83	253	1,203	1,205	401	215	182
45	5	392	8	35	264	30	106	23	220	835	835	307	157	97
46	1	254	5	54	315	51	206	65	250	934	934	417	170	36
47	37	24	110	11	9	8	9	3	41	169	169	58	38	31
48	2	120	23	18	181	107	197	67	31	712	712	271	152	11
49	10	33	195	19	140	45	69	10	12	502	502	193	81	64
	564	7,321	3,899	1,300	7,039	2,072	3,570	1,292	6,882	25,532	25,836	10,216	5,178	3,295

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS,

Collegiate Institutes	Number of Pupils in the Various Subjects (Continued)										
	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
1 Barrie	39	160	83	82	295	192	44	300	....	13	303
2 Brantford	25	246	206	375	469	238	25	668	....	41	675
3 Brockville	15	142	91	153	219	139	16	371	....	17	246
4 Chatham	14	150	94	185	226	180	22	252	....	8	240
5 Clinton	22	58	57	57	152	123	14	123	....	20	129
6 Cobourg	3	74	45	88	119	70	7	163	2	7	140
7 Collingwood	18	79	74	72	180	111	24	211	....	.....	176
8 Fort William	8	34	32	135	282	178	10	224	....	.....	303
9 Galt	33	179	119	147	318	213	12	431	2	25	423
10 Goderich	12	88	47	97	127	80	15	106	....	12	121
11 Guelph	21	242	117	200	227	217	19	417	....	51	443
12 Hamilton	66	754	363	37	798	612	55	1,081	66	94	1,051
13 Ingersoll	7	84	68	83	149	98	19	181	....	19	176
14 Kingston	9	75	136	257	438	360	20	697	....	15	542
15 Kitchener-Waterloo	18	268	176	268	334	192	31	392	....	47	314
16 Lindsay	15	80	108	80	261	236	28	328	....	.....	323
17 London	31	487	358	361	1,144	790	62	1,016	....	50	1,141
18 Morrisburg	10	58	39	36	92	63	7	67	....	1	56
19 Napanee	11	83	48	48	90	119	4	192	....	7	159
20 Niagara Falls	4	84	54	11	130	94	5	195	....	5	212
21 North Bay	5	230	.....	126	233	105	11	305	....	6	227
22 Orillia	8	126	84	147	172	104	19	339	....	14	281
23 Ottawa	37	210	437	366	1,099	683	82	1,663	53	59	1,366
24 Owen Sound	29	199	105	180	332	109	32	378	....	12	370
25 Perth	17	78	55	94	147	133	15	238	....	6	203
26 Peterborough	13	213	114	80	231	252	33	341	....	12	376
27 Picton	17	83	37	100	131	99	9	221	....	.....	150
28 Port Arthur	....	156	79	154	384	76	6	311	....	14	301
29 Renfrew	19	156	89	195	22	20	24	253	....	.....	262
30 St. Catharines	14	217	155	261	463	289	22	567	....	36	518
31 St. Mary's	7	109	87	84	198	159	7	194	....	20	185
32 St. Thomas	65	302	175	367	411	375	25	571	....	14	473
33 Sarnia	36	122	101	101	240	240	22	424	37	28	424
34 Sault Ste. Marie	13	204	113	126	319	180	18	398	....	51	344
35 Seaforth	20	78	60	65	165	130	18	130	....	.....	131
36 Smith's Falls	5	130	109	109	190	144	8	355	....	11	314
37 Stratford	17	238	184	223	220	302	23	476	....	9	424
38 Strathroy	22	64	46	46	141	140	19	174	....	.....	172
39 Toronto, Harbord	24	295	239	187	509	403	37	816	54	164	797
40 " Humberside	13	404	225	221	598	348	41	760	....	72	748
41 " Jarvis	20	227	216	102	463	385	52	744	....	220	720
42 " Malvern	12	146	126	122	333	155	21	436	....	53	405
43 " North	10	76	115	183	437	302	38	636	11	96	596
44 " Oakwood	35	199	306	282	732	573	55	1,210	....	136	1,195
45 " Parkdale	18	307	225	221	514	375	30	840	....	119	721
46 " Riverdale	10	409	254	257	609	357	20	935	....	38	930
47 Vankleek Hill	6	58	51	50	131	103	6	163	....	6	115
48 Windsor	3	221	212	158	346	379	15	616	....	21	571
49 Woodstock	11	150	116	100	249	190	18	355	....	26	430
Totals, 1922-23	887	8,832	6,430	7,479	16,069	11,415	1,165	22,264	225	1,675	20,922

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils in the Various Subjects (Continued)										Special Courses				
	Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	Art (Middle School)
1	5	26	232	97	90	.....	.....	.....	42	387	.....	....	.....	.....	....
2	4	206	264	174	92	206	206	206	127	900	206	....	282	330	....
3	9	32	53	35	69	54	53	55	90	411	.....	84	.....	.....	....
4	2	96	96	95	89	55	59	58	46	405	85	....	76	101	....
5	2	39	30	52	74	.....	.....	.....	61	227	.....	58	.....	.....	....
6	.....	25	24	28	44	60	52	61	45	208	61	53	.....	57	....
7	1	63	79	35	76	19	19	19	125	265	19	....	54	91	....
8	.....	96	132	83	37	.....	.....	.....	.....	355	.....	....	110	118	....
9	1	87	109	70	93	.....	.....	.....	109	456	.....	....	154	132	....
10	1	8	54	33	46	5	20	13	60	190	33	....	.....	.....	....
11	2	80	163	88	40	83	83	83	159	.....	83	....	.....	.....	....
12	5	347	506	170	306	.....	.....	.....	259	1,138	.....	....	283	325	...
13	3	35	57	18	28	42	42	42	67	249	42	....	72	82	....
14	3	59	197	144	122	121	121	121	85	667	121	....	.....	.....	....
15	.....	151	5	86	71	84	92	97	138	440	5	....	.....	.....	....
16	.....	46	80	113	155	.....	.....	.....	75	461	50	....	.....	.....	....
17	18	139	230	281	169	.....	.....	.....	194	1,258	.....	....	235	254	....
18	3	31	43	39	28	12	11	10	47	143	.....	....	.....	.....	....
19	1	36	61	31	13	121	.....	.....	229	.....	43	....	.....	.....	....
20	.....	16	30	35	27	.....	.....	.....	26	233	.....	....	49	24	....
21	.....	24	108	38	64	65	65	65	50	337	66	....	.....	.....	....
22	.....	70	85	55	41	62	62	62	87	356	62	....	.....	.....	....
23	12	98	179	200	796	164	43	.....	668	1,713	.....	....	.....	.....	89
24	.....	115	139	89	93	75	75	77	158	473	74	....	132	173	....
25	15	55	83	49	28	37	36	37	85	247	38	....	.....	.....	....
26	.....	114	157	110	107	107	107	107	61	405	107	....	115	91	....
27	.....	38	71	27	21	58	49	63	71	235	63	....	.....	.....	....
28	.....	44	158	20	50	75	75	75	158	386	75	....	.....	.....	....
29	13	12	12	34	52	48	48	48	54	372	48	....	.....	.....	....
30	6	52	84	117	87	119	117	119	81	709	.....	.....	.....	.....	....
31	4	76	110	27	63	50	.....	.....	69	.....	.....	.....	.....	.....	....
32	.....	14	14	15	127	197	197	130	204	797	197	379	136	146	....
33	2	68	129	174	117	3	3	3	223	424	.....	.....	112	111	....
34	1	45	89	55	79	.....	.....	.....	33	457	.....	.....	140	135	....
35	.....	69	96	56	91	.....	.....	.....	81	242	.....	.....	.....	.....	....
36	.....	109	130	109	.....	.....	.....	.....	73	373	31	.....	.....	.....	....
37	3	105	226	113	34	80	86	86	266	619	86	....	140	89	2
38	1	78	57	43	60	.....	.....	.....	73	208	.....	.....	.....	.....	....
39	28	67	57	115	161	290	.....	.....	50	834	.....	.....	.....	.....	....
40	6	67	101	149	167	114	.....	.....	121	896	.....	.....	.....	.....	....
41	3	65	250	118	142	225	.....	.....	42	785	.....	.....	.....	.....	....
42	.....	67	100	13	135	103	.....	.....	129	467	.....	.....	24	10	....
43	5	55	116	68	159	111	.....	.....	115	631	.....	.....	.....	.....	....
44	24	74	167	225	205	163	.....	.....	171	1,216	.....	.....	290	276	....
45	14	55	321	161	75	127	.....	.....	180	817	.....	.....	.....	.....	....
46	2	80	105	82	229	217	.....	.....	131	942	.....	.....	280	242	....
47	.....	38	58	30	59	.....	.....	.....	63	172	.....	.....	.....	.....	....
48	.....	32	119	112	44	.....	.....	.....	272	710	.....	.....	248	146	12
49	16	80	120	64	74	68	65	65	112	508	68	....	160	149	....
	215	3,484	5,886	4,175	5,029	3,420	1,786	1,702	5,865	24,724	1,663	574	3,092	3,082	103

COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Attendance					Number of Pupils in—				Number of Pupils from—	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
1 Alexandria...	142	53	89	115	42	74	28	40	.....	135	4
2 Alliston.....	119	45	74	88	43	41	40	38	.....	42	70
3 Almonte.....	137	57	80	121	38	59	36	29	13	79	58
4 Amherstburg.	77	35	42	62	30	30	30	17	.....	77	.....
5 Arnprior....	275	97	178	230	75	108	62	94	11	170	66
6 Arthur.....	148	62	86	135	44	66	31	30	21	58	90
7 Athens.....	103	47	56	84	22	22	25	55	1	61	40
8 Aurora.....	169	66	103	142	63	64	44	47	14	92	77
9 Avonmore...	64	22	42	54	18	21	17	26	.....	51	12
10 Aylmer.....	154	73	81	126	52	57	36	52	9	57	95
11 Beamsville...	181	88	93	121	70	73	34	39	35	50	121
12 Belleville....	436	196	240	374	141	153	136	121	26	324	97
13 Bowmanville.	179	77	102	158	50	58	45	55	21	98	81
14 Bracebridge..	129	63	66	77	42	42	33	54	.....	80	47
15 Bradford....	102	48	54	94	43	48	25	29	.....	23	75
16 Brampton...	242	105	137	224	82	82	65	76	19	118	114
17 Brighton....	95	37	58	79	34	36	24	35	.....	40	55
18 Burford.....	71	23	48	63	20	21	27	15	8	71	.....
19 Burlington...	137	62	75	115	64	66	39	29	3	65	58
20 Caledonia...	141	50	91	134	51	60	36	33	12	56	58
21 Campbellford	181	66	115	139	55	57	36	52	36	75	82
22 CarletonPlace	207	92	115	187	58	58	76	66	7	124	80
23 Cayuga.....	98	39	59	83	33	37	21	24	16	42	53
24 Chapleau....	60	34	26	47	20	22	20	18	.....	60	.....
25 Chatsworth..	54	19	35	44	24	24	17	13	.....	51	2
26 Chesley.....	142	67	75	129	48	43	44	34	21	73	47
27 Chesterville..	100	40	60	83	30	37	27	36	.....	36	64
28 Colborne....	95	30	65	79	31	32	31	29	3	38	57
29 Cornwall....	411	164	247	336	134	148	116	111	36	220	151
30 Deseronto...	77	32	45	63	21	26	23	28	.....	54	20
31 Dundalk....	107	40	67	85	41	41	33	29	4	39	43
32 Dundas.....	153	77	76	136	56	71	37	34	11	98	55
33 Dunnville...	171	79	92	138	75	74	32	55	10	71	84
34 Durham.....	135	53	82	118	38	39	36	60	.....	135	.....
35 Dutton.....	144	47	97	123	55	61	30	31	22	33	110
36 Elmira.....	75	40	35	64	28	29	18	28	.....	40	20
37 Elora.....	73	23	50	57	36	38	20	15	.....	32	41
38 Essex.....	140	56	84	132	50	50	35	36	19	58	82
39 Exeter.....	173	85	88	143	40	44	43	71	15	62	102
40 Fergus.....	160	82	78	140	51	61	42	42	15	86	65
41 Flesherton...	64	27	37	57	20	23	13	28	.....	60	4
42 Forest.....	128	52	76	113	46	46	39	41	2	50	78
43 Fort Frances.	117	47	70	97	46	59	28	25	5	93	24
44 Gananoque..	180	77	103	139	73	73	60	37	10	123	43
45 Georgetown..	148	60	88	120	56	64	29	38	17	78	51
46 Glencoe.....	127	57	70	115	55	55	36	33	3	32	83
47 Gravenhurst.	67	27	40	54	35	35	18	11	3	53	14
48 Grimsby.....	125	57	68	101	46	50	37	38	.....	55	38
49 Hagersville..	160	73	87	107	50	78	25	41	16	53	107
50 Haileybury..	184	84	100	133	102	85	55	41	3	82	102
51 Harriston....	138	64	74	115	42	49	27	51	11	60	50
52 Hawkesbury.	79	34	45	66	21	23	25	31	.....	43	24
53 Iroquois.....	122	45	77	108	30	34	36	38	14	40	80
54 Kemptville..	149	62	87	128	33	47	39	47	16	54	77
55 Kenora.....	179	76	103	143	66	84	59	30	6	169	9
56 Kincardine...	188	87	101	157	58	68	69	31	20	88	98
57 Kingsville...	140	64	76	110	54	66	28	31	15	80	60

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Other Counties or Districts	Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
		Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
1	3	7	83	6	15	11	19	1	20	131	142	66	30	13
2	7	22	68	1	5	12	9	2	42	105	105	43	26	7
3	.....	16	49	3	29	28	7	5	59	135	135	61	30	1
4	.....	12	28	1	16	10	7	3	.....	77	77	32	12	10
5	39	65	77	14	65	42	10	2	30	275	260	102	61	34
6	.....	10	91	.....	3	41	3	.....	69	147	147	67	22	25
7	2	13	58	1	5	7	13	6	31	103	103	26	26	38
8	.....	14	56	10	19	16	28	26	64	169	169	66	49	20
9	1	4	48	2	5	.....	5	.....	17	58	60	24	15	17
10	2	20	95	6	17	14	2	.....	35	143	143	63	30	27
11	10	12	100	16	10	17	17	9	32	174	176	77	35	.....
12	15	109	86	18	133	36	45	9	66	376	376	156	69	45
13	.....	41	77	9	15	14	7	16	41	179	179	58	38	29
14	2	35	49	3	14	19	6	3	19	129	129	59	36	46
15	4	8	65	8	8	3	6	4	23	102	102	47	21	12
16	10	25	125	10	40	20	10	12	65	242	242	82	41	35
17	.....	15	53	10	15	2	.....	.....	35	95	95	36	6	20
18	.....	2	54	2	2	8	3	.....	30	71	71	26	11	7
19	14	23	63	5	.....	31	7	8	39	134	133	66	21	.....
20	27	8	80	5	10	14	18	6	60	141	141	64	36	27
21	24	33	63	3	27	13	32	10	69	156	160	53	28	26
22	3	2	37	2	63	41	48	14	3	200	199	64	40	60
23	3	17	51	12	8	5	4	1	36	48	53	37	24	24
24	.....	9	2	.....	2	.....	45	2	.....	60	60	22	8	8
25	1	.....	43	.....	7	4	.....	.....	17	54	54	27	8	11
26	22	14	60	13	23	20	8	4	41	127	125	76	21	24
27	.....	12	64	2	2	.....	15	5	20	100	100	37	26	27
28	.....	11	46	8	14	8	4	4	2	95	95	32	21	22
29	40	67	96	18	115	53	62	.....	115	386	376	167	63	39
30	3	6	15	4	26	10	6	10	18	62	65	13	15	13
31	25	3	62	5	11	6	20	.....	74	107	107	41	29	27
32	.....	19	49	4	43	10	26	2	17	147	147	71	23	19
33	16	15	87	6	30	8	15	10	.....	183	179	73	31	16
34	.....	22	55	2	10	38	8	.....	6	135	135	52	36	40
35	1	8	87	4	15	4	24	2	29	129	132	68	26	32
36	15	.....	31	2	27	10	4	1	47	75	75	31	24	24
37	.....	5	38	.....	4	11	7	8	21	73	73	38	10	4
38	.....	26	73	6	14	12	8	1	13	140	140	53	29	24
39	9	25	95	3	28	4	13	5	43	173	173	45	48	50
40	9	12	74	1	27	36	6	4	7	160	160	72	42	42
41	.....	5	48	.....	5	3	2	1	28	64	64	23	21	20
42	.....	16	79	4	9	9	4	7	46	125	125	46	23	25
43	.....	27	20	7	11	27	20	5	66	117	117	33	14	13
44	14	17	110	2	32	10	9	.....	18	180	180	73	37	37
45	19	32	52	6	37	7	14	.....	.....	141	141	64	27	31
46	12	20	86	3	7	8	2	1	39	127	127	58	7	35
47	.....	10	12	4	20	16	3	2	38	67	67	35	.....	10
48	32	34	47	4	22	8	2	8	.....	125	125	50	30	15
49	.....	22	70	7	19	6	35	1	27	158	158	87	36	39
50	.....	34	7	9	53	52	25	4	46	183	183	85	.....	41
51	28	22	63	11	11	5	12	14	.....	135	137	42	13	33
52	12	16	28	7	11	3	12	2	26	79	79	27	28	24
53	2	12	79	6	9	10	6	.....	18	118	118	33	27	10
54	18	21	83	6	15	5	7	12	49	143	141	47	19	25
55	1	42	7	4	60	44	20	2	2	176	176	108	20	6
56	2	27	92	7	28	15	13	6	.....	188	186	68	26	26
57	.....	31	64	2	16	3	24	.....	29	136	133	65	22	9

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Number of Pupils in the Various Subjects (Continued)										
	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
1 Alexandria	....	65	28	30	98	68	.....	131	....	.....	132
2 Alliston	....	41	18	40	76	56	.....	97	....	.....	85
3 Almonte	3	59	37	41	133	72	8	111	....	.....	107
4 Amherstburg	....	25	20	19	54	28	.....	70	....	.....	49
5 Arnprior	4	108	65	66	180	103	8	181	....	4	98
6 Arthur	19	65	38	35	64	30	18	27	....	.....	37
7 Athens	....	23	24	34	72	62	1	.....	60	.....	58
8 Aurora	2	65	48	44	114	75	5	158	....	14	160
9 Avonmore	....	22	15	21	57	37	.....	44	....	.....	40
10 Aylmer	7	57	39	96	110	72	6	81	....	.....	62
11 Beamsville	10	105	30	.....	129	54	18	145	....	.....	137
12 Belleville	12	125	92	143	239	147	13	219	....	1	313
13 Bowmanville	8	56	45	44	113	86	14	117	....	.....	120
14 Bracebridge	....	42	51	39	93	72	.....	86	....	.....	78
15 Bradford	....	45	22	15	67	45	.....	87	....	.....	88
16 Brampton	5	82	65	65	123	100	5	227	....	11	227
17 Brighton	....	36	23	20	53	29	.....	70	....	.....	75
18 Burford	8	21	32	32	37	47	7	51	....	.....	33
19 Burlington	....	66	39	38	94	44	.....	129	....	.....	127
20 Caledonia	8	56	36	36	107	61	8	102	....	.....	128
21 Campbellford	17	59	38	42	128	36	20	139	....	.....	99
22 Carleton Place	7	59	74	72	112	143	5	150	....	.....	147
23 Cayuga	6	36	25	12	70	53	7	89	....	.....	86
24 Chapleau	....	22	20	20	40	38	.....	50	....	.....	54
25 Chatsworth	....	27	20	18	49	11	.....	47	....	.....	42
26 Chesley	14	74	17	19	81	92	13	94	....	.....	80
27 Chesterville	....	37	28	26	96	50	.....	33	....	.....	34
28 Colborne	3	33	34	34	88	57	3	63	....	.....	57
29 Cornwall	15	114	84	152	270	120	17	264	....	.....	227
30 Deseronto	....	24	27	27	53	39	.....	46	....	.....	35
31 Dundalk	1	.....	33	33	107	63	.....	74	....	.....	77
32 Dundas	2	70	37	37	111	62	3	135	....	6	138
33 Dunnville	5	43	32	14	116	41	4	107	....	9	99
34 Durham	....	34	32	40	98	40	.....	47	....	.....	46
35 Dutton	13	63	29	31	104	70	10	65	....	1	56
36 Elmira	....	30	20	23	55	41	.....	62	....	.....	61
37 Elora	....	37	19	20	50	22	.....	67	....	.....	67
38 Essex	5	52	28	31	91	28	5	85	....	2	80
39 Exeter	5	44	43	47	97	109	6	80	....	.....	61
40 Fergus	12	72	44	47	118	99	9	68	....	.....	76
41 Flesherton	....	23	16	13	42	34	.....	44	....	.....	42
42 Forest	12	46	39	39	89	42	9	112	....	.....	89
43 Fort Frances	4	55	34	49	66	45	5	54	1	.....	.....
44 Gananoque	3	68	53	59	33	17	7	121	....	.....	105
45 Georgetown	7	58	29	29	111	51	12	105	....	4	94
46 Glencoe	3	58	39	38	88	45	.....	87	....	.....	81
47 Gravenhurst	2	35	18	16	49	18	.....	60	....	.....	60
48 Grimsby	....	84	37	37	80	49	.....	112	....	.....	109
49 Hagersville	5	76	24	28	127	75	4	104	....	.....	108
50 Haileybury	3	85	55	94	129	63	3	172	....	.....	128
51 Harriston	6	75	33	35	97	57	10	97	....	1	96
52 Hawkesbury	....	22	29	29	47	28	.....	51	....	.....	40
53 Iroquois	11	33	39	42	78	71	2	90	....	.....	60
54 Kemptville	20	45	39	38	102	71	5	117	....	.....	114
55 Kenora	2	86	34	92	99	59	6	132	....	.....	130
56 Kincardine	17	68	69	69	117	115	15	157	....	.....	155
57 Kingsville	9	61	34	31	136	60	10	111	....	4	107

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils in the Various Subjects (Continued)										Special Courses				
	Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	Art (Middle School)
1		28	77	18	31				76	142					
2		32	32	18	29				69	118					
3				14	32	34			95	137		95			
4		6	6		6	19	19	19	30	77	17	34			
5		54	108	34	59				121	274					
6		4	6	9					33	145		127			
7		15	5	33	47				20			28			
8	2	48	65	29	40				42	169					
9		36		16	21				26	62					
10		40	62	33	28				94	152					
11				16	8				29	181		146	28	20	
12		92	105	116	74	62	62	62	155	391	62	38		69	
13	2	3	3	32	51				49	178		90			
14		33	42	52	54				75	129					
15		25	45	21	19				69						
16		65	82	41	46				76	242					
17		14	33	9	27				15	94					
18		35	29	8	16	11			21	71					
19		44	71		28				66	137					
20		19	58	18	39				15	141					
21		34	55	31	38	22	18	12	35	184	6				
22		120	2	49	49				67	146					
24		23	37	30	31				23	98					
24		20	22	11	10				22	60					
25		17	26	9	9				28	54					
26		48	51	31	36				50	142					
27		11	53	24	30				45	100					
30		31	35	21	27				54	95					
29		101	118	57	99	66	66	66	59	401					
30		23	24	15	26				25	77					
31		33	41	28	26				41	107					
32		39	73	28	30				101	153					
33	5	14	37	20	36				41	170					
34		36	34	35	43				52	135					
35		38	69	32	35				69	143					
36		46		24	9					73					
37		20	29	4	14				37	73					
38				15	15				61	139					
39		47	47	56	60				49	173					
40		42	72	42	42				103	160					
41		12	28	23	25				12	64					
42		39	46	40					85	128					
43		29	38	25	25	24	24	24	16	117					
44		40	60	21	31	18	29	29	90	180	29				
45	1	14	32	21	24	20	20	21	33	148					
46		39	59	18	30				65	127					
47		15	38	10		35			8	67					
48		37	50	24	7				50	123					
49		28	85	28	25				102	155					
50					44				30	182		76			
51		30	50	24	33				44	137					
52		21	29	23	19				48	79					
53		30	32	23	23				66	122					
54		37	49	28	34				30	149					
55		9	36	24	26	21	22	24	40	179	27				
56		4	4	19	21				137	186		129			
57		29	62	12	30				95	137					

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Attendance					Number of Pupils in—				Number of Pupils from—	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
58 Leamington	211	104	107	181	59	62	71	61	17	133	75
59 Listowel	188	90	98	154	56	57	46	53	32	84	77
60 Lucan	133	66	67	101	36	46	32	38	17	43	90
61 Madoc	124	46	78	106	29	29	37	40	18	60	63
62 Markdale	97	48	49	84	28	26	26	33	12	23	74
63 Markham	128	48	80	100	41	31	34	34	29	33	83
64 Meaford	141	53	88	117	50	57	38	34	12	75	63
65 Midland	193	84	109	162	68	79	56	45	13	169	24
66 Milton	166	73	93	156	68	68	38	49	11	89	77
67 Mitchell	137	64	73	125	36	44	35	35	23	83	53
68 Morewood	48	24	24	34	9	9	13	26	.....	39	7
69 Mount Forest	144	53	91	119	49	50	48	33	13	67	33
70 Nepean	166	78	88	126	74	74	50	42	.....	159	4
71 Newburgh	108	41	67	83	33	48	24	36	.....	28	79
72 Newcastle	23	8	15	14	6	6	7	8	2	15	8
73 Newmarket	224	105	119	184	85	94	75	45	10	106	116
74 Niagara	52	26	26	45	22	23	15	14	.....	37	15
75 Niagara Falls Sth	199	95	104	161	65	71	79	41	8	107	91
76 Norwich	125	59	66	108	39	45	29	45	6	62	54
77 Norwood	121	73	48	101	34	38	25	48	10	49	53
78 Oakville	188	92	96	168	84	84	47	57	.....	107	81
79 Omemee	56	17	39	50	12	13	21	22	.....	45	4
80 Orangeville	196	70	126	154	54	84	32	62	18	82	68
81 Oshawa	359	179	180	316	133	148	93	88	30	285	59
82 Paris	149	66	83	129	59	68	40	33	8	96	51
83 Parkhill	110	49	61	89	28	29	27	50	4	40	46
84 Parry Sound	151	54	97	124	60	73	40	38	.....	131	18
85 Pembroke	205	117	88	150	81	97	52	45	11	181	23
86 Penetanguishene	96	39	57	78	43	49	27	20	.....	91	2
87 Petrolia	203	101	102	172	57	65	59	47	32	126	77
88 Plantagenet	50	18	32	43	18	16	17	17	.....	17	31
89 Port Dover	58	24	34	52	18	19	19	20	.....	30	10
90 Port Elgin	83	32	51	75	32	37	24	22	.....	43	40
91 Port Hope	222	93	129	194	78	79	78	53	12	141	81
92 Port Perry	104	49	55	85	48	55	19	19	11	48	50
93 Port Rowan	52	21	31	41	22	27	13	12	.....	32	20
94 Prescott	156	73	83	134	51	58	44	34	20	111	45
95 Richmond Hill	144	70	74	139	61	63	34	34	13	31	113
96 Ridgetown	180	70	110	130	59	73	39	52	16	77	102
97 Rockland	40	17	23	33	22	22	14	4	.....	39	.....
98 Scarborough	116	48	68	96	51	53	31	25	7	115	1
99 Shelburne	92	35	57	78	31	37	24	31	.....	33	57
100 Simcoe	200	90	110	179	65	70	43	55	32	98	102
101 Smithville	79	36	43	54	22	24	30	25	.....	33	34
102 Stirling	129	42	87	116	41	45	38	41	5	128	.....
103 Streetsville	81	33	48	63	25	32	29	20	.....	26	47
104 Sudbury	208	93	115	169	92	109	35	51	13	150	57
105 Sydenham	147	54	93	134	37	44	44	51	8	142	2
106 Thorold	112	53	59	95	54	54	30	27	1	84	22
107 Tillsonburg	182	83	99	152	58	66	54	44	18	97	43
108 Toronto—Davenport	392	230	162	311	126	133	97	136	26	386	3
109 Trenton	206	91	115	179	81	85	62	50	9	141	24
110 Tweed	109	43	66	94	37	31	30	32	16	42	67
111 Uxbridge	164	77	87	137	37	40	48	47	29	63	96
112 Vienna	20	6	14	16	7	9	4	7	.....	17	1

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Other Counties or Districts	Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
		Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
58	3	53	92	4	25	11	19	7	66	184	209	64	47	48
59	27	37	87	8	24	6	12	14	41	182	182	57	95	49
60	.....	28	86	7	12	.....	.....	.....	15	127	127	44	32	37
61	1	19	57	6	11	12	8	11	32	115	115	40	37	32
62	.....	11	48	.....	14	12	9	3	26	97	92	28	31	26
63	12	8	85	10	6	12	4	3	33	122	120	33	32	30
64	3	33	59	7	15	13	13	1	70	140	140	68	22	26
65	.....	39	28	8	49	35	26	8	54	186	186	79	27	20
66	.....	55	74	4	10	15	6	2	35	158	155	72	25	37
67	1	36	52	3	27	8	11	.....	48	131	131	50	33	18
68	2	3	35	1	4	2	3	.....	16	48	48	14	8	18
69	44	23	83	5	21	.....	2	10	48	138	138	53	30	15
70	3	36	44	3	23	13	47	.....	50	166	166	75	29	29
71	1	2	81	3	10	5	7	.....	24	108	108	48	14	18
72	.....	4	13	1	2	1	.....	2	8	23	23	8	.....	.....
73	2	31	81	13	36	41	19	3	72	230	230	96	37	12
74	.....	14	24	.....	5	6	1	2	12	51	51	23	12	4
75	1	50	34	7	76	12	20	.....	25	197	197	71	34	25
76	9	15	60	11	16	14	1	8	32	123	123	45	34	20
77	19	13	68	4	13	12	7	4	30	121	121	36	34	22
78	.....	39	59	12	40	11	5	22	49	185	155	66	37	18
79	7	3	33	2	9	4	4	1	26	56	56	.....	18	19
80	46	23	107	14	27	4	18	3	85	162	131	64	37	25
81	15	85	40	27	102	45	56	4	148	350	350	148	42	28
82	2	19	52	4	30	21	21	2	8	149	149	70	25	9
83	24	14	62	2	6	5	21	.....	27	108	110	29	27	26
84	2	25	14	3	36	35	30	8	30	151	151	75	34	33
85	1	27	26	12	39	37	56	8	31	201	201	108	21	18
86	3	17	3	4	25	21	24	2	76	96	93	49	20	.....
87	.....	35	69	3	39	35	22	.....	65	203	203	65	26	23
88	2	4	29	1	7	3	2	4	17	48	48	20	16	8
89	18	5	28	1	3	2	18	1	18	58	58	20	15	2
90	.....	6	41	4	14	10	4	4	24	83	83	37	20	21
91	.....	34	56	5	55	44	14	14	79	214	214	59	32	3
92	6	24	59	4	11	2	3	1	55	101	101	56	6	17
93	.....	7	18	6	2	9	9	1	.....	52	52	39	11	5
94	.....	24	44	1	33	13	36	5	58	143	143	58	37	35
95	.....	10	101	8	10	11	1	3	3	142	142	63	18	21
96	1	26	90	11	20	9	12	12	99	175	174	91	36	49
97	1	8	8	4	12	2	3	3	36	40	40	36	3	.....
98	.....	27	30	3	30	10	11	5	84	115	116	53	.....	27
99	2	16	58	4	6	2	6	.....	.....	89	89	41	16	20
100	.....	42	89	7	37	10	13	2	43	189	189	70	30	73
101	12	8	53	4	5	5	3	1	16	79	79	36	18	17
102	1	16	86	3	10	10	.....	4	15	127	127	45	26	.....
103	8	11	43	2	8	7	6	4	.....	81	81	41	15	7
104	1	33	4	7	19	60	78	7	31	178	173	98	42	11
105	3	10	91	2	11	4	16	13	14	125	123	60	30	45
106	6	6	5	.....	74	5	21	1	83	111	110	53	24	12
107	42	43	71	12	15	12	27	2	64	182	182	65	28	15
108	3	75	.....	43	109	77	38	50	27	392	392	133	78	58
109	41	43	62	9	48	34	8	2	85	204	204	85	30	19
110	.....	23	51	2	22	5	4	2	39	102	106	38	31	7
111	5	17	99	4	14	6	18	6	38	160	160	40	47	28
112	2	.....	19	.....	1	.....	.....	.....	12	19	19	10	5	5

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Number of Pupils in the Various Subjects (Continued)										
	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
58 Leamington	6	62	81	78	196	128	7	173	....	2	149
59 Listowel	25	57	41	38	115	114	34	106	....	.....	141
60 Lucan	2	42	32	53	92	69	6	59	....	.....	75
61 Madoc	9	29	35	23	80	75	8	55	....	.....	53
62 Markdale	5	29	27	31	71	94	7	91	....	.....	58
63 Markham	14	30	36	37	77	78	11	104	....	.....	98
64 Meaford	7	57	41	41	96	72	9	98	....	.....	102
65 Midland	5	77	54	52	121	100	7	158	....	.....	150
66 Milton	6	106	38	18	115	114	6	141	....	.....	131
67 Mitchell	16	47	38	38	82	72	12	117	....	.....	123
68 Morewood	....	16	17	17	22	24	.....	20	....	.....	20
69 Mount Forest	9	53	52	50	92	89	11	96	....	.....	99
70 Nepean	....	75	50	53	98	80	.....	100	....	.....	98
71 Newburgh	....	48	24	24	81	32	.....	76	....	.....	76
72 Newcastle	3	7	7	8	14	16	.....	12	....	.....	16
73 Newmarket	5	85	60	104	164	109	7	140	....	6	137
74 Niagara	....	23	12	.....	12	23	.....	38	....	.....	40
75 Niagara Falls South	3	57	46	81	104	68	11	118	36	.....	125
76 Norwich	6	45	29	9	85	49	1	89	....	.....	89
77 Norwood	1	33	29	33	65	62	7	83	....	.....	89
78 Oakville	....	84	49	50	114	67	.....	134	....	.....	147
79 Omemee	....	17	20	24	16	19	.....	35	....	.....	30
80 Orangeville	8	58	31	62	93	95	15	130	....	10	150
81 Oshawa	6	241	61	85	328	163	15	274	....	10	270
82 Paris	3	35	40	52	68	40	2	88	....	.....	84
83 Parkhill	6	29	27	27	82	60	.....	71	....	.....	75
84 Parry Sound	....	70	40	14	140	60	.....	90	....	.....	110
85 Pembroke	3	108	44	81	184	65	6	190	....	3	180
86 Penetanguishene	....	49	27	27	69	27	.....	69	....	.....	76
87 Petrolia	12	65	59	62	124	106	11	121	....	.....	113
88 Plantagenet	....	16	19	17	27	28	.....	44	....	.....	44
89 Port Dover	....	19	21	20	36	6	.....	52	....	.....	51
90 Port Elgin	....	37	24	24	58	57	.....	56	....	.....	57
91 Port Hope	26	79	44	98	126	83	6	103	....	7	148
92 Port Perry	6	52	19	12	79	42	7	76	....	4	76
93 Port Rowan	....	41	11	9	36	25	.....	50	....	.....	49
94 Prescott	8	58	41	43	103	84	.....	125	....	.....	105
95 Richmond Hill	2	63	37	34	31	29	11	138	....	.....	131
96 Ridgetown	6	.....	40	39	139	90	8	65	....	.....	70
97 Rockland	....	36	14	15	26	16	.....	40	....	.....	35
98 Scarborough	3	51	32	30	84	56	2	113	....	.....	109
99 Shelburne	....	34	26	28	57	42	7	52	....	.....	48
100 Simcoe	12	70	43	43	124	86	20	164	....	6	146
101 Smithville	....	24	26	25	31	28	.....	39	....	.....	30
102 Stirling	3	45	38	36	89	53	4	84	....	.....	86
103 Streetsville	....	34	29	29	55	34	.....	58	....	.....	78
104 Sudbury	7	90	31	38	151	85	11	173	....	.....	122
105 Sydenham	5	54	47	43	99	86	.....	81	....	.....	91
106 Thorold	....	53	30	.....	81	54	3	92	....	.....	60
107 Tillsonburg	15	65	56	56	121	112	18	150	....	.....	125
108 Toronto—Davenport	8	133	97	97	231	175	16	385	8	40	375
109 Trenton	8	85	62	25	126	87	7	184	....	.....	161
110 Tweed	14	31	36	37	68	67	9	72	....	.....	71
111 Uxbridge	21	39	48	50	109	88	12	101	....	.....	101
112 Vienna	....	9	3	4	14	7	.....	8	....	.....	7

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils in the Various Subjects (Continued)										Special Courses				
	Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	Art (Middle School)
58	....	37	22	54	57	.....	.....	.....	52	211	.....	72	.....	.....	....
59	....	70	77	54	55	.....	.....	.....	57	186	.....	.....	.....	.....	....
60	....	26	43	43	33	.....	.....	.....	23	133	.....	.....	.....	.....	....
61	....	29	33	40	38	.....	.....	.....	55	.....	.....	.....	.....	.....	....
62	....	30	28	26	31	.....	.....	.....	32	97	.....	.....	.....	.....	....
63	....	38	36	30	37	.....	.....	.....	34	128	.....	.....	.....	.....	....
64	....	44	61	25	30	.....	.....	.....	37	140	.....	.....	.....	.....	....
65	....	53	81	.....	.....	.....	.....	.....	.....	192	.....	.....	.....	.....	....
66	....	38	68	59	62	.....	.....	.....	71	165	.....	.....	.....	.....	....
67	....	35	49	40	28	.....	.....	.....	35	137	.....	.....	.....	.....	....
68	....	13	24	15	19	.....	.....	.....	24	48	.....	.....	.....	.....	....
69	....	51	58	16	36	.....	.....	.....	55	143	.....	.....	.....	.....	....
70	....	75	51	22	22	.....	.....	.....	73	166	.....	.....	.....	.....	....
71	3	15	34	29	17	.....	.....	.....	30	108	.....	.....	.....	.....	....
72	....	7	6	5	.....	.....	.....	.....	8	23	.....	.....	.....	.....	....
73	....	56	71	12	41	39	42	17	42	214	42	.....	.....	.....	....
74	....	12	21	23	12	.....	.....	.....	36	52	.....	.....	.....	.....	....
75	....	.....	.....	23	24	.....	.....	.....	31	198	57	91	.....	60	....
76	....	24	45	34	18	.....	.....	.....	66	125	.....	.....	.....	.....	....
77	....	27	33	37	12	.....	.....	.....	36	121	.....	.....	.....	.....	....
78	....	.....	.....	16	26	16	21	21	46	185	21	70	.....	.....	....
79	....	15	21	19	20	.....	.....	.....	18	56	.....	.....	.....	.....	....
80	....	23	50	38	54	31	34	34	27	196	34	.....	.....	.....	....
81	1	65	20	48	29	115	85	85	6	350	85	.....	.....	.....	....
82	....	12	36	24	25	34	34	34	23	149	.....	.....	.....	.....	....
83	....	27	29	27	33	.....	.....	.....	29	105	.....	.....	.....	.....	....
84	....	17	48	36	34	.....	.....	.....	56	149	.....	.....	.....	.....	....
85	....	40	118	26	41	31	31	31	38	202	.....	.....	.....	.....	....
86	....	20	49	.....	10	.....	.....	.....	25	94	.....	.....	.....	.....	....
87	....	65	59	27	30	.....	.....	.....	59	203	.....	.....	.....	.....	....
88	1	20	16	8	7	.....	.....	.....	17	50	.....	.....	.....	.....	....
89	....	2	39	9	19	.....	.....	.....	21	58	.....	.....	.....	.....	....
90	....	23	37	11	21	.....	.....	.....	40	83	.....	.....	.....	.....	....
91	6	.....	.....	40	21	38	36	38	24	221	.....	50	.....	.....	....
92	1	8	8	22	16	.....	.....	.....	10	104	.....	45	.....	35	....
93	....	13	43	9	7	.....	.....	.....	26	52	.....	.....	.....	.....	....
94	....	53	67	29	32	15	.....	.....	36	156	.....	.....	.....	.....	....
95	....	16	63	28	30	.....	.....	.....	91	144	.....	.....	.....	.....	....
96	....	32	29	35	46	24	.....	.....	50	180	.....	.....	.....	.....	....
97	....	14	36	2	1	.....	.....	.....	10	40	.....	.....	.....	.....	....
98	....	29	.....	7	27	.....	.....	.....	.....	116	.....	.....	.....	.....	....
99	....	27	33	12	15	.....	.....	.....	60	92	.....	.....	.....	.....	....
100	....	53	80	8	66	.....	.....	.....	70	200	.....	.....	.....	.....	....
101	....	22	19	22	16	.....	.....	.....	24	79	.....	.....	.....	.....	....
102	....	38	45	45	17	.....	.....	.....	43	129	.....	.....	.....	.....	....
103	....	28	.....	16	5	.....	.....	.....	18	81	.....	.....	.....	.....	....
104	....	35	90	43	49	.....	.....	.....	82	205	.....	.....	66	76	....
105	....	45	58	32	38	.....	.....	.....	84	145	.....	.....	.....	.....	....
106	....	30	53	23	25	.....	.....	.....	30	111	.....	.....	.....	.....	....
107	....	55	66	20	36	.....	.....	.....	49	180	.....	.....	.....	.....	....
108	....	70	133	43	97	.....	.....	.....	133	392	.....	.....	91	24	....
109	....	62	76	37	19	.....	.....	.....	27	206	.....	.....	.....	.....	....
110	....	38	36	32	13	.....	.....	.....	33	109	.....	.....	.....	.....	....
111	....	58	38	37	42	.....	.....	.....	48	162	.....	.....	.....	.....	....
112	....	4	10	6	5	1	.....	.....	4	20	.....	.....	.....	.....	....

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Attendance					Number of Pupils in—				Number of Pupils from—	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
113 Walkerton..	113	51	62	106	45	49	26	25	13	112	.....
114 Walkerville.	209	130	79	182	89	87	69	44	9	173	36
115 Wallaceburg	170	62	108	144	57	68	43	42	17	114	34
116 Wardsville..	49	17	32	39	18	18	17	14	.....	13	19
117 Waterdown.	93	40	53	79	35	40	28	25	.....	72	13
118 Waterford..	77	34	43	66	31	33	20	24	.....	68	.....
119 Watford....	112	44	68	98	36	44	27	27	14	53	52
120 Welland....	296	141	155	233	75	112	77	74	33	153	140
121 Weston....	408	177	231	351	157	157	130	99	22	164	231
122 Whitby....	156	75	81	129	47	62	41	41	12	99	54
123 Wiarton....	120	53	67	89	53	54	27	28	11	70	48
124 Will'mstown	101	36	65	85	28	33	29	35	4	99	.....
125 Winchester.	141	55	86	112	68	28	43	62	8	70	70
126 Wingham...	174	74	100	155	60	57	37	51	29	81	70
1 Totals, High Schools.....	18,138	7,956	10,182	15,143	6,251	6,902	4,903	5,040	1,293	10,497	6,701
2 Totals, Collegiate Institutes	26,493	13,183	13,310	22,678	9,139	10,130	7,284	7,170	1,909	21,534	4,395
3 Grand Totals, 1922-3.....	44,631	21,139	23,492	37,821	15,390	17,032	12,187	12210	3,202	32,031	11,096
4 Grand Totals, 1921-2.....	39,405	18,328	21,077	34,262	14,653	15,950	11,323	9,794	2,338	27,840	10,015
5 Increases.....	5,226	2,811	2,415	3,559	737	1,082	864	2,416	864	4,191	1,081
6 Decreases.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7 Percentages...	.....	47.36	52.63	84.74	34.48	38.16	27.30	27.35	7.17	71.76	24.86

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

		Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
	Other Counties or Districts	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	Ancient History
113	1	9	42	4	18	16	23	1	45	110	110	47	27	14
114	.....	58	2	3	94	24	23	5	87	208	207	87	38	4
115	22	41	44	10	22	37	10	6	18	156	159	73	33	17
116	17	8	27	3	6	1	4	.....	11	47	47	21	9	.....
117	8	7	66	5	8	4	1	2	42	91	91	44	22	16
118	9	8	49	3	7	5	4	1	.....	76	76	33	16	7
119	7	23	59	11	7	4	8	.....	.....	111	111	48	.....	27
120	3	65	87	20	91	27	4	2	106	293	295	122	93	27
121	13	73	97	7	137	42	27	25	111	403	403	157	74	25
122	3	54	55	17	14	11	3	2	103	156	156	62	20	27
123	2	29	51	2	10	5	20	3	12	119	119	50	18	12
124	2	4	76	2	9	1	2	7	34	98	98	33	19	12
125	1	20	76	3	10	8	16	8	43	141	141	31	32	23
126	23	8	95	5	15	35	9	7	17	174	172	55	31	6
1	940	2,877	7,197	744	3,063	1,889	1,764	604	4,638	17,558	17,501	7,125	3,463	2,751
2	564	7,321	3,899	1,300	7,039	2,072	3,570	1,292	6,882	25,532	25,836	10,216	5,178	3,295
3	1,504	10198	11096	2,044	10102	3,961	5,334	1,896	11520	43,090	43,337	17,341	8,641	6,046
4	1,550	9,307	10119	1,822	8,149	3,442	5,108	1,458	13629	38,359	38,541	16,309	11508	6,308
5	.....	891	977	222	1,953	519	226	438	.....	4,731	4,796	1,032	.....	.....
6	46	.....	.....	.....	.....	.....	.....	.....	2,109	.....	.....	.....	2,867	262
	3.36	22.84	24.86	4.57	22.63	8.87	11.95	4.24	25.81	96.54	97.10	38.85	19.36	13.54

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Number of Pupils in the Various Subjects (Continued)										
	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
113 Walkerton	9	47	18	7	83	24	5	73	....	.....	76
114 Walkerville	....	68	69	66	125	119	2	192	....	6	193
115 Wallaceburg	13	68	43	49	148	34	8	107	....	.....	102
116 Wardsville	....	20	15	17	29	21	.....	26	....	.....	21
117 Waterdown	....	43	26	33	62	34	.....	.....	....	.....	87
118 Waterford	....	32	20	20	57	43	.....	59	....	6	55
119 Watford	9	38	26	25	80	62	10	68	....	.....	100
120 Welland	12	122	67	120	136	111	16	224	....	.....	178
121 Weston	6	96	113	192	273	226	13	333	....	.....	266
122 Whitby	4	62	40	50	113	94	10	111	....	.....	115
123 Wiarton	5	17	18	60	89	41	4	71	....	.....	56
124 Williamstown	....	50	27	.....	71	47	.....	91	....	.....	92
125 Winchester	7	36	51	50	130	79	6	98	....	3	82
126 Wingham	20	94	37	.....	87	109	24	137	....	.....	121
1 Totals, High Schools	684	6,817	4,653	5,154	12,021	8,136	733	12,795	105	160	12,318
2 Totals, Collegiate Institutes	887	8,832	6,430	7,479	16,069	11,415	1,165	22,264	225	1,675	20,922
3 Grand Totals, 1922–23	1571	15649	11083	12633	28,090	19,551	1,898	35,059	330	1,835	33,240
4 Grand Totals, 1921–22	1163	14593	10434	14072	31,561	19,722	1,631	21,211	167	1,710	29,607
5 Increases	408	1,056	649	.....	.....	.....	267	13,848	163	125	3,633
6 Decreases	....	.....	.....	1,439	3,471	171	.....	.....	....	.....	.....
7 Percentages	3.51	35.06	24.83	28.30	62.93	43.80	4.25	78.55	.51	4.11	74.47

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Concluded)

	Number of Pupils in the Various Subjects (Concluded)										Special Courses				
	Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	Art (Middle School)
113	....	12	44	16	27	14	15	14	11	113	.....	....	.....	.....	....
114	2	41	87	32	39	.....	.....	.....	87	209	.....	....	92	63	....
115	....	43	68	33	41	.....	.....	.....	47	170	.....	....	.....	.....	....
116	....	17	20	13	3	.....	.....	.....	22	48	.....	....	.....	.....	....
117	....	25	41	12	18	.....	.....	.....	.....	92	.....	....	.....	.....	....
118	....	15	29	21	23	.....	.....	.....	44	77	.....	....	.....	.....	....
119	....	75	4	26	26	.....	.....	.....	70	111	.....	....	.....	.....	....
120	....	64	70	49	31	55	55	55	66	295	.....	....	.....	.....	....
121	....	118	104	197	102	75	75	75	97	407	.....	....	.....	.....	....
122	....	.....	.....	23	20	17	14	17	24	156	17	31	.....	.....	....
123	....	39	18	24	21	.....	.....	20	42	117	.....	....	.....	.....	....
124	....	.....	.....	18	40	.....	.....	.....	27	100	.....	61	.....	.....	....
125	....	.....	.....	.....	9	.....	.....	.....	30	139	.....	109	.....	.....	....
126	1	49	72	68	46	.....	.....	.....	57	174	.....	....	.....	.....	....
1	25	3,986	5,255	3,398	3,707	837	702	698	5,867	17,602	397	1292	205	347	....
2	215	3,484	5,886	4,175	5,029	3,420	1,786	1,702	5,865	24,724	1,663	574	3,092	3,082	103
3	240	7,470	11141	7,573	8,736	4,257	2,488	2,400	11732	42,326	2,060	1866	3,297	3,429	103
4	259	6,934	14921	7,850	8,766	4,489	3,117	2,933	11930	38,529	2,617	1423	3,390	3,768	189
5	....	536	.....	.....	.....	.....	.....	.....	.....	3,797	.....	443	.....	.....	....
6	19	.....	3,780	277	30	232	629	533	198	.....	557	....	93	339	86
	.53	16.73	24.96	16.96	19.57	9.53	5.57	5.37	26.28	94.83	4.61	4.18	7.38	7.68	.23

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

Collegiate Institutes	Lower School, Form I																	
	Boys												Girls					
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
1 Barrie	...	1	3	13	25	26	11	2	2	...	...	...	...	...	4	16	37	25	12
2 Brantford	1	...	11	33	72	36	12	2	2	...	...	...	...	2	7	52	59	39	16
3 Brockville	...	1	...	17	20	14	10	4	1	1	...	...	...	1	3	22	28	29	6
4 Chatham	...	2	3	15	18	20	10	6	2	...	1	...	...	...	8	17	23	13	13
5 Clinton	...	...	...	15	8	4	...	...	...	...	...	...	...	...	6	7	15	2	2
6 Cobourg	...	...	2	8	11	13	2	1	...	...	...	...	...	...	3	13	11	13	3
7 Collingwood	...	...	1	5	10	7	3	1	...	...	...	...	...	...	5	10	13	13	3
8 Fort William	...	1	7	18	23	10	5	4	...	...	...	...	...	1	8	21	23	8	3
9 Galt	...	...	6	38	40	18	4	...	...	...	...	...	...	1	5	25	26	9	6
10 Goderich	...	1	2	6	8	10	5	...	...	...	...	...	...	1	1	10	16	10	4
11 Guelph	...	...	4	13	46	21	12	6	1	1	...	...	...	1	11	37	29	24	25
12 Hamilton	...	...	5	29	91	69	29	8	1	...	...	...	...	...	5	45	112	72	32
13 Ingersoll	...	...	4	9	14	6	3	2	...	...	...	...	...	...	2	11	20	13	3
14 Kingston	...	...	10	21	33	34	14	6	1	...	...	...	...	4	5	29	39	19	14
15 Kitchener-Waterloo	...	...	...	17	34	32	8	...	...	...	...	...	...	...	3	16	30	20	6
16 Lindsay	...	1	4	16	33	13	1	2	...	1	...	...	...	1	10	27	27	22	5
17 London	...	5	9	59	95	45	19	1	...	...	...	...	...	2	33	79	92	41	8
18 Morrisburg	...	...	1	8	8	5	1	...	1	...	...	...	...	1	4	8	7	5	4
19 Napanee	...	1	4	5	8	9	5	...	...	1	...	...	...	...	6	11	18	14	4
20 Niagara Falls	...	1	4	6	22	13	7	...	...	...	...	...	...	...	5	10	10	4	2
21 North Bay	...	1	2	18	26	19	11	6	...	1	...	...	...	...	10	12	13	10	9
22 Orillia	...	1	1	19	15	13	11	3	1	...	...	1	...	...	1	11	25	22	9
23 Ottawa	...	9	36	99	133	82	37	13	3	...	...	...	...	4	23	75	82	61	30
24 Owen Sound	...	...	...	6	17	37	14	3	1	...	...	...	...	...	...	14	24	28	13
25 Perth	...	...	2	7	19	13	7	...	...	...	...	...	...	...	3	9	22	12	9
26 Peterborough	...	...	4	22	38	30	13	4	...	...	1	...	...	...	6	11	35	30	10
27 Picton	...	...	1	8	18	8	7	1	...	...	...	...	...	1	8	13	16	12	10
28 Port Arthur	...	...	4	19	27	33	10	6	2	...	...	...	...	...	6	21	31	25	14
29 Renfrew	...	2	5	12	16	26	1	...	1	...	...	1	...	4	7	20	36	11	4
30 St. Catharines	...	...	6	27	50	36	16	4	...	...	...	...	...	...	7	44	60	46	15
31 St. Mary's	...	1	3	15	15	8	3	...	...	...	...	...	...	...	10	17	19	11	3
32 St. Thomas	...	...	6	46	46	20	6	...	...	...	...	...	...	...	8	49	56	34	9
33 Sarnia	...	...	2	13	19	15	5	...	...	...	...	...	...	...	5	24	23	14	...
34 Sault Ste. Marie	...	...	8	26	36	19	13	...	...	...	...	...	...	1	10	25	33	23	11
35 Seaforth	...	...	10	9	11	4	4	...	...	...	...	...	...	...	10	9	13	5	...
36 Smith's Falls	...	...	4	7	17	15	14	6	...	1	1	1	...	2	4	11	14	23	11
37 Stratford	1	1	15	40	51	24	6	3	1	...	...	...	...	3	8	44	33	28	8
38 Strathroy	...	1	2	5	8	11	1	2	...	...	...	...	...	...	1	6	15	4	5
Toronto—																			
39 Harbord	...	4	18	53	53	27	9	2	...	...	...	...	...	3	12	35	41	25	9
40 Humberside	...	8	25	67	76	48	13	2	...	...	...	...	...	2	19	35	60	37	11
41 Jarvis	...	...	3	18	53	73	34	9	1	...	...	1	...	...	1	8	24	28	23
42 Malvern	...	1	16	24	37	14	6	...	...	...	...	...	...	...	7	26	30	21	3
43 North	...	...	4	15	32	30	10	1	...	...	...	...	...	...	4	12	50	42	19
44 Oakwood	...	3	26	74	65	33	7	...	...	...	...	...	...	1	27	60	71	31	13
45 Parkdale	...	1	14	48	59	26	18	4	...	...	...	...	...	...	17	38	37	33	10
46 Riverdale	...	...	20	58	68	46	7	...	...	1	...	...	...	1	19	63	69	35	12
47 Vankleek Hill	...	4	5	6	6	5	5	1	...	...	...	...	...	2	4	9	5	4	2
48 Windsor	...	...	8	35	55	52	15	4	1	2	...	...	...	...	10	32	46	25	12
49 Woodstock	...	1	10	33	32	16	6	...	...	...	...	...	...	...	10	33	38	25	10

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE

| | Lower School, Form II | | |

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

Collegiate Institutes	Middle School																	
	Boys									Girls								
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
1 Barrie	...	1	5	16	10	4	4	...	2	...	5	8	12	7	5	2	...	1
2 Brantford	...	4	16	42	32	17	7	4	...	1	8	33	40	32	8	4	...	...
3 Brockville	2	1	12	15	14	4	...	...	...	1	4	15	24	21	7	...	...	...
4 Chatham	...	5	11	9	6	6	4	1	...	...	3	13	13	7	4	...	...	...
5 Clinton	...	5	6	9	3	3	3	...	...	...	4	13	10	11	5	3	...	1
6 Cobourg	...	1	3	6	6	3	3	1	...	...	1	6	6	1	3	1	...	...
7 Collingwood	...	1	4	6	16	5	4	1	1	1	2	7	14	12	8	2	...	1
8 Fort William	2	6	8	12	14	10	3	...	1	...	1	10	18	16	7	1	...	1
9 Galt	...	8	6	34	10	5	3	2	1	1	2	12	21	14	6	5	...	...
10 Goderich	...	2	7	2	7	2	1	...	1	...	1	8	12	6	1	1	...	...
11 Guelph	1	1	11	21	12	6	7	3	1	1	8	11	23	18	5	1	1	1
12 Hamilton	...	...	20	63	50	45	10	8	2	...	5	15	52	58	39	9	2	1
13 Ingersoll	...	...	4	7	9	3	...	1	1	...	2	5	9	9	6	1	1	...
14 Kingston	1	8	36	36	36	14	5	4	2	1	7	26	43	32	17	3	4	1
15 Kitchener-Waterloo	...	2	16	13	19	5	3	...	...	2	6	12	13	4	1	...	...	...
16 Lindsay	2	6	8	24	10	9	1	2	...	...	...	13	12	16	9	2	1	1
17 London	2	13	43	47	43	19	7	6	5	1	14	46	59	44	18	8	1	...
18 Morrisburg	3	1	1	4	...	...	2	2	...	...	...	6	2	9	7	4	1	...
19 Napanee	1	...	4	3	3	6	4	...	1	...	2	6	7	6	6	4	3	...
20 Niagara Falls	...	...	8	11	13	2	3	2	1	...	1	11	9	7	3	...	...	...
21 North Bay	...	3	7	10	12	7	3	1	...	1	12	10	12	6	1	2	...	...
22 Orillia	...	1	5	13	10	9	3	...	2	...	2	12	11	13	3	3	1	1
23 Ottawa	1	15	51	87	55	37	14	5	1	...	14	39	62	61	35	5	...	1
24 Owen Sound	...	...	13	18	15	11	3	...	3	...	5	11	18	21	11	4	...	...
25 Perth	...	...	2	5	9	10	2	...	...	...	1	3	8	14	10	5	...	...
26 Peterborough	...	4	9	20	13	10	2	2	...	...	3	5	17	8	8	3	1	...
27 Picton	...	1	3	7	5	3	1	...	1	...	...	2	9	12	8	2	3	2
28 Port Arthur	...	3	3	6	6	4	...	...	...	1	6	7	12	10	7	3	1	1
29 Renfrew	...	1	2	8	12	6	1	...	...	...	...	2	9	18	11	5	3	...
30 St. Catharines	2	6	22	26	21	13	1	...	1	...	4	13	20	20	4	2	...	...
31 St. Mary's	...	5	4	12	7	2	2	...	...	...	7	11	16	15	4	1	...	...
32 St. Thomas	1	9	23	20	18	11	4	...	...	1	11	25	21	19	11	1	...	...
33 Sarnia	1	2	16	20	21	8	8	3	2	...	3	16	27	21	9	3	3	2
34 Sault Ste. Marie	4	10	12	15	11	6	...	...	...	...	7	19	18	9	2	...	...	...
35 Seaforth	...	2	7	5	11	4	...	...	...	...	...	12	18	13	6	...	...	...
36 Smith's Falls	...	1	7	7	12	11	1	1	1	...	2	9	16	16	10	3	2	...
37 Stratford	1	4	15	29	11	3	3	1	...	...	1	22	8	12	15	2	...	...
38 Strathroy	...	...	5	7	15	2	...	...	...	...	...	8	14	16	1	2	3	2
Toronto—																		
39 Harbord	...	4	11	27	37	34	15	5	1	3	6	30	33	27	14	3	...	...
40 Humberside	3	12	33	29	26	13	1	...	...	...	11	23	44	30	10	4	...	...
41 Jarvis	...	2	6	31	38	34	17	4	5	...	2	8	17	34	22	10	1	2
42 Malvern	...	...	...	11	25	18	10	...	1	...	...	12	18	25	6	3	2	...
43 North	...	2	18	27	31	16	6	1	...	...	3	13	17	28	17	6	1	...
44 Oakwood	3	23	45	46	43	35	7	3	4	...	12	46	68	36	16	11	1	2
45 Parkdale	2	6	29	45	37	19	6	1	...	...	10	33	31	31	12	4	2	2
46 Riverdale	...	6	34	45	39	17	4	1	...	...	12	20	34	30	13	5	...	1
47 Vankleek Hill	...	3	5	3	6	2	...	...	...	...	4	16	9	14	4	1	...	...
48 Windsor	...	7	11	22	11	5	1	1	...	...	6	13	24	8	4	...	...	...
49 Woodstock	...	7	17	12	15	3	1	...	...	1	10	22	25	22	7	3	...	...

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Upper School																Total No. of Boys	Total No. of Girls	Total No. Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1	...	...	3	3	8	6	1	...	...	...	4	8	11	5	2	2	185	209	394
2	...	2	7	7	12	3	...	...	...	...	2	6	3	1	...	1	437	472	909
3	...	1	3	8	4	...	1	1	...	...	2	5	3	...	...	...	184	230	414
4	...	4	3	2	4	2	4	...	...	3	2	6	2	...	...	1	184	221	405
5	...	...	2	4	1	3	...	...	2	4	9	7	2	...	1	...	93	134	227
6	...	...	2	3	...	1	...	1	...	...	1	1	1	2	...	...	98	118	216
7	...	...	3	2	4	3	3	...	...	2	4	7	7	3	1	...	107	162	269
8	...	...	2	3	4	3	...	2	...	...	...	...	3	1	1	...	187	172	359
9	...	1	6	5	4	...	1	...	...	2	3	5	1	1	1	2	242	218	460
10	...	...	...	1	2	...	...	3	...	1	4	4	1	1	...	...	88	115	203
11	...	...	2	5	8	3	2	3	...	2	4	10	2	6	...	1	260	309	569
12	...	...	3	14	23	13	6	1	...	...	5	16	15	5	1	...	653	663	1,316
13	...	...	3	2	1	1	...	3	...	1	...	2	1	2	...	1	106	144	250
14	...	1	2	2	11	4	2	1	...	...	1	3	3	...	...	1	351	366	717
15	...	1	7	21	12	3	1	...	...	...	6	11	13	...	...	1	230	210	440
16	3	2	5	4	6	5	2	2	...	2	5	9	2	...	...	...	223	238	461
17	2	8	11	11	11	5	2	2	1	3	13	16	9	3	...	1	637	683	1,320
18	...	...	1	3	3	...	...	...	...	...	1	1	3	1	...	...	60	92	152
19	...	1	1	2	2	2	1	2	...	...	2	3	...	3	...	1	82	162	244
20	...	...	4	2	1	3	2	...	...	...	...	4	2	2	...	...	134	99	233
21	...	...	1	1	2	1	1	2	...	...	1	1	6	1	...	2	178	163	341
22	...	...	...	4	5	4	1	1	...	...	1	3	2	...	...	...	168	196	364
23	...	...	9	12	8	6	3	1	...	1	6	15	10	6	1	1	987	732	1,719
24	...	...	...	...	10	9	1	1	...	...	...	...	15	5	...	...	216	263	479
25	...	...	...	...	3	5	2	...	...	...	...	2	4	3	5	1	116	149	265
26	...	1	2	3	5	4	5	...	1	...	4	4	2	3	1	...	261	252	513
27	...	...	...	2	1	...	...	...	...	...	1	2	2	1	1	2	98	147	245
28	...	...	...	...	2	2	...	1	...	...	...	...	...	1	1	...	170	216	386
29	...	...	3	4	4	2	...	...	...	...	2	5	7	2	1	...	157	220	377
30	...	2	5	6	2	3	...	...	...	3	6	6	3	3	...	1	339	370	709
31	...	...	1	...	2	1	1	...	...	...	3	3	2	1	1	...	118	164	282
32	...	1	5	6	4	2	1	2	1	3	6	6	4	2	1	...	370	427	797
33	...	...	...	6	8	7	3	1	...	...	2	6	1	1	1	...	218	206	424
34	...	1	5	4	4	2	1	1	...	1	3	4	2	...	...	...	228	230	458
35	...	1	10	6	3	...	...	2	...	1	4	3	1	...	...	...	111	131	242
36	...	...	...	2	4	...	4	1	...	1	...	5	2	4	...	1	165	228	393
37	...	...	5	10	2	1	1	1	...	2	4	9	6	...	1	...	319	302	621
38	...	2	3	8	...	5	1	...	...	...	4	3	2	1	...	2	98	116	214
39	...	1	10	12	9	5	7	1	1	...	3	12	10	1	...	...	484	370	854
40	...	1	6	12	8	6	6	1	...	...	5	4	5	...	...	...	508	410	918
41	...	1	...	4	12	11	4	3	...	...	2	6	7	6	1	...	482	308	790
42	...	1	3	6	4	3	1	...	...	...	1	4	4	1	2	...	245	228	473
43	...	...	2	6	8	5	6	3	...	...	...	4	6	5	2	...	317	330	647
44	...	1	6	18	10	6	2	1	...	3	9	23	17	1	3	...	624	594	1,218
45	...	...	2	11	11	6	...	3	...	...	4	6	6	3	...	...	455	403	858
46	...	...	2	4	7	5	3	...	...	1	3	9	3	2	...	...	502	448	950
47	...	...	1	1	...	...	...	...	...	1	3	2	2	...	...	...	70	104	174
48	1	3	7	8	13	7	1	2	...	4	15	7	4	...	...	...	399	314	713
49	...	...	3	6	8	2	1	...	...	1	1	5	2	2	1	...	239	272	511

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys												Girls						
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
1 Alexandria	...	...	...	1	7	9	4	4	3	...	...	...	...	...	2	4	10	15	11
2 Alliston	...	...	...	2	8	1	7	1	...	...	...	...	...	...	1	1	4	9	7
3 Almonte	...	...	...	...	5	11	9	...	...	...	...	...	...	...	...	2	7	15	5
4 Amherstburg	...	...	3	1	6	2	5	1	...	...	...	...	...	...	2	4	3	3	...
5 Arnprior	...	...	1	4	12	20	9	1	...	...	...	...	...	...	1	6	30	23	1
6 Arthur	...	...	4	8	8	6	4	4	...	...	...	...	...	2	3	4	10	5	5
7 Athens	...	...	...	3	3	1	1	...	...	...	...	...	...	...	1	4	5	3	1
8 Aurora	...	...	3	13	5	3	2	1	...	...	...	...	...	...	3	12	12	7	2
9 Avonmore	...	...	...	...	5	1	1	...	...	...	...	...	...	1	1	6	4	1	...
10 Aylmer	...	1	1	8	12	5	1	1	1	...	1	...	...	1	...	4	11	8	2
11 Beamsville	...	...	...	3	12	13	8	3	1	...	...	...	...	...	1	2	8	6	9
12 Belleville	...	...	2	15	23	18	11	6	...	...	...	...	...	...	2	9	29	17	15
13 Bowmanville	...	...	1	4	15	10	4	...	...	...	...	...	...	...	1	10	6	5	1
14 Bracebridge	...	...	...	...	1	7	12	...	...	...	...	...	...	...	...	2	5	3	8
15 Bradford	...	...	...	4	9	6	4	1	...	...	...	...	...	...	1	3	7	9	3
16 Brampton	...	...	2	10	14	4	3	...	...	...	...	...	...	...	1	18	26	3	1
17 Brighton	...	...	2	4	2	6	...	2	...	...	...	...	...	1	2	5	3	7	2
18 Burford	...	...	2	1	4	1	...	...	...	...	...	...	...	...	...	1	8	4	...
19 Burlington	...	1	3	10	14	2	2	...	...	...	...	...	...	2	10	7	10	3	2
20 Caledonia	...	...	...	3	7	5	8	...	...	...	...	...	...	...	5	7	10	10	5
21 Campbellford	...	...	2	2	6	4	4	1	1	...	...	...	...	...	1	8	17	8	3
22 Carleton Place	...	...	3	10	7	7	1	...	...	...	...	...	...	...	4	9	9	4	3
23 Cayuga	...	...	...	4	4	6	4	1	...	...	...	...	...	...	...	4	2	7	3
24 Chapleau	...	...	1	3	3	2	2	...	1	...	...	...	...	...	1	1	2	2	3
25 Chatsworth	...	...	...	2	6	1	...	...	...	...	...	...	...	...	1	2	6	5	...
26 Chesley	...	...	1	4	4	5	4	2	1	...	...	..	...	...	2	7	6	5	2
27 Chesterville	...	1	2	3	4	3	4	...	...	...	...	...	...	...	3	5	2	4	6
28 Colborne	...	...	1	6	1	...	...	...	...	...	...	...	...	...	...	8	10	4	1
29 Cornwall	...	...	6	14	21	19	9	2	2	...	...	...	...	1	1	15	35	15	5
30 Deseronto	...	...	...	...	2	6	1	1	...	...	...	...	...	1	1	2	3	2	3
31 Dundalk	...	...	1	1	8	2	2	1	...	...	...	...	...	...	4	4	6	6	5
32 Dundas	...	...	4	5	15	5	3	...	...	...	...	...	...	...	4	12	14	5	4
33 Dunnville	...	1	1	7	12	12	3	...	...	...	...	...	...	1	2	5	13	12	5
34 Durham	...	...	4	3	5	6	1	...	...	...	...	...	...	1	4	4	5	4	2
35 Dutton	...	...	3	3	6	4	1	...	...	...	...	...	...	10	9	12	9	2	1
36 Elmira	...	...	1	8	5	3	...	...	...	...	...	...	...	...	...	6	1	5	...
37 Elora	...	...	2	...	8	1	...	...	...	...	...	...	...	1	4	6	8	4	1
38 Essex	...	...	2	5	6	4	3	...	...	...	...	...	...	...	5	6	9	6	4
39 Exeter	...	...	1	8	6	5	1	1	...	...	...	...	...	2	3	7	6	3	1
40 Fergus	...	...	3	5	16	4	4	...	...	...	...	...	...	...	4	12	6	3	1
41 Flesherton	...	...	...	2	3	7	1	...	...	...	...	...	...	...	1	1	3	4	1
42 Forest	...	...	...	6	5	6	3	...	1	...	...	...	...	...	...	4	9	6	4
43 Fort Frances	...	...	...	2	5	7	7	5	...	...	...	...	...	...	1	1	9	7	11
44 Gananoque	...	...	...	1	5	9	3	7	2	...	...	...	...	...	...	2	15	16	9
45 Georgetown	...	...	3	10	6	2	4	...	...	...	...	...	...	...	10	9	13	5	2
46 Glencoe	...	1	1	4	11	7	3	1	...	...	...	...	1	...	1	7	7	8	3
47 Gravenhurst	...	1	1	1	6	2	2	...	...	...	...	...	...	...	2	6	6	3	3
48 Grimsby	...	...	2	7	6	5	2	...	...	...	...	...	...	...	5	8	9	2	4
49 Hagersville	...	...	...	11	8	15	8	1	3	...	...	...	...	...	...	5	11	10	5
50 Haileybury	...	1	1	12	10	5	4	1	...	...	...	...	...	...	1	15	15	13	3
51 Harriston	...	...	4	6	6	9	1	...	...	...	...	...	...	...	1	9	8	4	1
52 Hawkesbury	...	1	...	2	2	3	2	1	...	...	...	...	...	1	3	3	2	3	...
53 Iroquois	...	1	...	4	5	1	1	...	2	...	1	...	...	...	3	2	9	3	1
54 Kemptville	...	...	2	4	5	7	2	...	...	...	...	...	...	...	3	3	7	5	7
55 Kenora	...	...	4	5	10	8	7	1	1	...	...	...	...	...	2	7	17	10	8
56 Kincardine	...	...	...	5	16	12	2	...	...	...	...	...	...	1	8	15	8	1	...
57 Kingsville	...	...	...	2	6	13	3	5	1	...	...	...	...	...	1	6	6	12	6

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

| | Lower School, Form II | | |

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Middle School																	
	Boys									Girls								
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
1 Alexandria	...	...	...	2	1	8	3	...	...	...	1	2	7	9	5	4	...	...
2 Alliston	...	...	1	1	4	2	2	1	1	...	...	1	1	5	8	6	3	2
3 Almonte	3	2	5	3	...	...	...	1	...	...	...	2	2	6	1	3	1	...
4 Amherstburg	...	1	4	1	1	...	1	...	...	...	...	1	3	4	1	...	...	...
5 Arnprior	...	1	2	4	10	8	5	1	...	...	1	2	7	29	20	3	1	...
6 Arthur	...	...	2	4	2	1	1	...	...	...	...	8	8	3	1	...	...	...
7 Athens	...	...	1	10	9	5	...	...	1	...	...	4	9	9	5	...	...	2
8 Aurora	...	2	4	3	3	3	2	...	...	...	...	6	8	9	6	1	...	...
9 Avonmore	...	...	3	2	1	...	...	...	1	1	...	3	4	5	2	4	...	...
10 Aylmer	...	...	5	11	5	3	1	...	...	...	2	8	10	5	2	...	...	...
11 Beamsville	...	...	...	3	8	4	2	...	1	...	2	1	5	6	7	...	...	...
12 Belleville	...	1	5	11	27	8	3	1	...	...	1	8	20	24	10	2	...	...
13 Bowmanville	...	...	6	7	4	2	2	...	...	...	1	14	4	4	8	3	...	...
14 Bracebridge	...	...	1	7	8	10	4	...	1	...	...	3	7	3	3	7	...	...
15 Bradford	...	...	4	4	3	1	...	...	...	...	...	5	3	5	2	1	...	1
16 Brampton	...	...	1	9	13	6	...	...	...	...	...	3	12	27	5	...	...	...
17 Brighton	...	...	4	4	2	3	...	...	...	...	...	5	6	5	5	1	...	...
18 Burford	...	...	...	2	1	...	...	...	...	...	1	4	...	2	4	...	...	1
19 Burlington	...	3	2	...	...	2	1	...	...	...	3	8	7	1	2	...	...	...
20 Caledonia	...	1	1	3	1	...	1	...	...	...	1	1	3	11	7	2	1	...
21 Campbellford	...	1	4	7	3	1	2	...	...	...	2	6	9	10	5	2	...	...
22 Carleton Place	...	1	3	9	7	3	4	1	1	...	...	3	10	12	7	4	...	1
23 Cayuga	...	...	...	2	...	1	1	...	...	...	...	2	6	8	3	1	...	...
24 Chapleau	...	1	2	2	5	1	2	...	1	...	...	1	1	1	1	...	...	...
25 Chatsworth	...	...	2	...	1	1	...	...	...	2	3	2	1	...	1	...	...	...
26 Chesley	...	...	3	5	2	2	2	...	...	...	...	...	6	9	5	...	...	...
27 Chesterville	...	1	2	2	4	3	...	...	...	...	1	3	7	4	7	2	...	...
28 Colborne	...	1	4	4	5	1	1	...	...	...	1	3	4	1	4	...	...	...
29 Cornwall	1	1	8	16	3	5	2	...	...	1	6	11	13	27	12	4	1	...
30 Deseronto	...	2	2	1	3	1	2	...	...	...	1	2	6	4	2	2	...	...
31 Dundalk	...	1	...	4	1	...	2	1	...	...	...	...	4	6	4	5	...	1
32 Dundas	...	3	5	3	6	2	1	...	...	1	...	6	6	1	...	...	...	...
33 Dunnville	...	3	7	3	3	3	1	3	...	...	2	3	6	12	5	3	1	...
34 Durham	1	...	4	5	5	1	2	1	...	...	4	7	7	11	8	3	1	...
35 Dutton	1	...	...	1	3	3	1	1	...	...	2	2	7	5	2	1	1	1
36 Elmira	2	1	2	5	...	...	...	2	1	1	2	3	2	5	2	...	...	...
37 Elora	...	...	...	...	1	2	1	...	1	...	...	1	...	8	1	...	...	...
38 Essex	...	...	3	3	9	2	2	1	...	...	1	4	5	6	...	...	...	...
39 Exeter	1	3	6	8	5	5	1	...	...	1	4	16	13	4	3	1	...	...
40 Fergus	...	5	5	7	3	1	...	...	...	...	4	6	8	1	2	...	...	...
41 Flesherton	...	...	...	4	2	1	2	...	...	...	...	1	5	6	3	3	1	...
42 Forest	...	...	...	4	8	3	3	...	...	...	...	1	5	7	6	2	2	...
43 Fort Frances	...	...	2	5	...	1	...	...	...	...	...	3	1	6	7	...	...	...
44 Gananoque	...	...	2	5	5	5	...	1	...	...	...	2	8	6	2	1	...	...
45 Georgetown	...	...	4	1	3	3	...	1	...	...	4	7	3	3	9	...	...	...
46 Glencoe	...	1	2	4	2	...	1	...	...	...	2	4	12	4	1	...	...	...
47 Gravenhurst	...	...	3	...	1	...	1	2	...	...	...	1	1	2	...	...	...	...
48 Grimsby	...	1	5	6	6	1	...	1	...	...	...	1	11	3	2	1	...	...
49 Hagersville	...	...	1	7	1	1	...	3	...	...	3	6	12	6	1	...	...	...
50 Haileybury	...	1	6	6	3	4	1	1	...	...	...	4	5	7	3	...	...	...
51 Harriston	1	4	3	7	5	2	2	...	1	...	2	5	6	2	7	2	1	1
52 Hawkesbury	...	1	3	4	4	1	...	...	...	2	1	5	3	3	1	3	...	...
53 Iroquois	...	1	4	3	1	2	...	...	...	...	...	3	8	6	6	3	...	1
54 Kemptville	...	2	3	4	3	2	3	1	...	...	2	5	7	3	5	3	3	1
55 Kenora	...	...	2	1	7	3	1	...	...	...	1	1	4	8	1	...	...	1
56 Kincardine	...	...	...	1	2	3	3	2	...	...	...	...	3	6	6	4	1	...
57 Kingsville	...	...	1	...	3	6	4	...	...	...	1	2	5	2	2	4	...	1

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Upper School																				
	Boys								Girls								Total No. of Boys	Total No. of Girls	Total No. Enrolled
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	53	89	142
2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	45	74	119
3	...	...	...	2	3	2	...	...	...	...	2	1	3	...	...	...	57	80	137
4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35	42	77
5	...	...	1	...	1	1	1	...	...	...	...	1	2	3	1	...	97	178	275
6	...	1	...	1	1	...	1	...	...	1	6	5	...	2	3	...	62	86	148
7	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	...	47	56	103
8	...	2	2	...	...	...	...	2	...	2	1	2	1	1	1	...	66	103	169
9	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	22	42	64
10	...	...	...	1	1	...	...	...	...	...	...	4	2	1	...	...	73	81	154
11	...	1	2	4	2	4	1	1	...	1	3	4	12	...	...	...	88	93	181
12	...	...	3	3	3	2	1	...	...	...	2	5	4	3	...	...	196	240	436
13	...	...	2	4	3	2	...	...	...	...	3	4	2	1	...	...	77	102	179
14	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	63	66	129
15	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	48	54	102
16	...	...	...	1	2	9	1	1	...	...	...	...	4	1	...	...	105	137	242
17	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	37	58	95
18	...	...	...	2	1	...	...	...	...	...	...	...	2	...	3	...	23	48	71
19	...	...	...	...	...	...	...	...	...	...	...	1	2	...	...	...	62	75	137
20	...	...	...	1	1	1	1	...	...	...	1	2	2	2	1	...	50	91	141
21	...	...	1	2	7	3	1	...	...	...	1	6	8	5	2	...	66	115	181
22	...	...	...	...	...	...	...	...	...	...	2	1	1	2	...	1	92	115	207
23	...	1	1	1	1	1	1	...	...	...	3	3	3	1	...	...	39	59	98
24	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	34	26	60
25	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	19	35	54
26	...	...	...	4	4	3	...	...	...	...	...	3	4	3	...	...	67	75	142
27	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	40	60	100
28	...	...	...	...	...	1	...	...	...	...	...	2	...	...	...	...	30	65	95
29	...	3	2	4	3	1	1	...	...	2	6	9	3	1	1	...	164	247	411
30	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	32	45	77
31	...	...	1	...	...	...	...	...	...	...	1	...	1	1	...	...	40	67	107
32	...	...	...	3	1	1	...	...	...	1	1	3	1	...	...	...	77	76	153
33	...	...	...	...	1	1	1	...	...	...	2	1	1	2	...	1	79	92	171
34	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	53	82	135
35	...	...	6	2	1	...	1	...	1	3	3	5	...	...	...	...	47	97	144
36	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	40	35	75
37	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	23	50	73
38	...	...	...	1	...	...	1	...	1	6	3	2	4	...	...	1	56	84	140
39	2	2	1	2	1	...	1	...	...	1	1	2	1	1	...	...	85	88	173
40	...	...	1	2	3	2	1	...	...	...	...	1	2	2	1	...	82	78	160
41	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27	37	64
42	...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	52	76	128
43	...	...	...	...	...	...	...	...	...	...	...	3	1	1	...	...	47	70	117
44	...	...	...	1	4	2	...	...	...	...	1	1	1	...	...	...	77	103	180
45	...	...	2	3	6	...	1	...	...	1	2	1	1	...	...	...	60	88	148
46	...	...	...	...	...	...	...	...	...	...	1	1	...	1	...	...	57	70	127
47	...	...	1	...	...	...	...	...	...	...	...	2	...	...	...	...	27	40	67
48	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	57	68	125
49	...	...	...	1	4	...	1	1	...	1	3	2	2	1	...	...	73	87	160
50	...	...	...	...	1	...	...	...	...	...	1	...	1	...	...	...	84	100	184
51	...	1	1	1	2	1	...	...	...	...	2	2	...	1	...	...	64	74	138
52	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	34	45	79
53	...	...	...	...	2	2	2	...	...	...	2	1	3	1	1	...	45	77	122
54	...	1	2	2	2	1	...	2	...	...	...	3	2	1	...	...	62	87	149
55	...	2	1	...	1	...	...	...	...	...	1	1	...	...	...	...	76	103	179
56	...	...	...	1	3	3	1	...	...	...	1	4	5	2	...	...	87	101	188
57	...	...	...	...	3	1	...	2	...	...	1	...	3	2	2	1	64	76	140

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys												Girls						
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
58 Leamington	...	2	3	5	16	9	2	2	...	...	...	...	...	1	...	6	9	5	2
59 Listowel	...	...	1	3	8	9	2	...	...	...	...	...	...	...	2	5	13	9	5
60 Lucan	...	...	2	6	4	5	2	...	...	...	...	...	...	1	5	6	6	6	1
61 Madoc	...	...	3	2	7	1	...	...	...	...	...	...	...	...	...	4	7	4	1
62 Markdale	...	2	4	3	6	1	...	...	...	...	...	...	...	1	3	1	1	3	1
63 Markham	...	...	2	3	4	3	2	...	...	...	...	...	...	...	1	1	12	3	...
64 Meaford	...	...	...	4	7	5	2	1	...	...	...	...	...	1	3	7	14	12	1
65 Midland	...	...	...	5	8	9	6	6	...	...	...	...	...	...	1	6	17	9	10
66 Milton	...	...	2	3	8	14	2	4	1	...	...	...	...	...	3	6	11	10	2
67 Mitchell	...	1	...	10	5	2	2	...	...	...	...	...	...	...	2	10	7	5	...
68 Morewood	...	...	...	1	...	2	...	...	...	...	...	...	...	2	...	1	1	1	...
69 Mount Forest	...	...	2	2	5	8	1	...	...	...	...	...	...	1	4	7	13	3	2
70 Nepean	...	...	6	9	9	12	1	...	...	...	...	...	...	...	1	7	9	12	5
71 Newburgh	...	1	3	7	4	4	4	...	...	...	...	...	...	...	1	2	5	7	7
72 Newcastle	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2	1	1	1
73 Newmarket	...	...	5	6	22	10	2	4	...	...	...	...	...	2	...	10	14	16	3
74 Niagara	...	...	...	1	3	4	2	2	1	...	...	...	...	...	...	1	1	6	1
75 Niagara Falls S.	...	...	5	9	14	9	...	...	...	...	...	...	...	1	4	7	9	9	3
76 Norwich	...	...	2	7	8	4	1	1	...	...	...	...	...	1	2	6	5	4	3
77 Norwood	...	...	2	5	6	11	3	...	...	...	...	...	...	1	2	2	5	1	...
78 Oakville	...	...	2	9	12	9	7	1	...	...	1	...	...	...	3	14	11	12	3
79 Omemee	...	...	...	3	...	1	...	...	...	...	...	...	...	...	...	4	3	1	...
80 Orangeville	...	...	2	5	6	9	2	...	...	...	...	...	...	...	1	6	23	14	6
81 Oshawa	...	...	3	10	26	16	21	...	1	...	...	...	...	1	5	24	23	9	5
82 Paris	...	...	3	10	10	10	1	...	...	...	...	...	...	...	5	15	6	7	1
83 Parkhill	...	...	...	2	4	2	4	...	...	...	...	...	...	2	3	1	8	1	1
84 Parry Sound	...	...	...	4	5	8	8	2	...	...	...	...	...	...	1	8	12	13	8
85 Pembroke	...	...	1	10	21	14	7	2	2	...	...	...	...	1	4	9	13	4	7
86 Penetanguishene	...	...	...	5	8	5	1	1	...	...	...	...	...	...	1	9	5	9	5
87 Petrolia	...	...	...	2	9	13	7	1	2	1	...	...	...	1	2	6	5	8	6
88 Plantagenet	...	...	...	5	1	1	1	...	...	...	...	...	...	2	1	3	1	1	...
89 Port Dover	...	...	...	2	3	1	1	...	...	...	...	...	...	...	...	4	5	1	2
90 Port Elgin	...	...	...	3	5	9	2	...	...	...	...	...	...	1	1	1	7	5	2
91 Port Hope	...	2	2	6	5	11	4	3	1	...	...	...	...	...	5	6	15	14	3
92 Port Perry	...	...	...	6	6	7	3	...	...	...	...	...	...	...	3	8	10	7	3
93 Port Rowan	...	...	1	2	2	2	4	...	1	...	...	...	...	...	...	3	7	4	1
94 Prescott	...	...	2	8	11	4	6	...	...	...	...	...	...	...	2	2	12	4	2
95 Richmond Hill	...	...	...	1	4	10	6	4	1	...	...	...	...	...	...	2	18	13	1
96 Ridgetown	...	1	5	10	8	6	1	1	...	...	...	...	...	...	4	8	17	5	6
97 Rockland	...	...	...	...	4	2	1	...	...	...	...	...	...	...	1	2	4	6	2
98 Scarborough	...	...	1	5	7	6	...	...	...	...	...	...	...	...	3	12	10	7	1
99 Shelburne	...	...	...	7	2	5	1	1	...	...	...	...	...	...	3	4	6	3	4
100 Simcoe	...	...	2	7	7	7	6	...	...	...	...	...	...	...	4	11	10	11	2
101 Smithville	...	1	...	4	4	2	1	...	...	...	...	...	...	...	2	8	...	2	...
102 Stirling	...	2	1	2	5	3	2	1	...	...	...	...	...	1	4	8	8	6	2
103 Streetsville	...	1	1	4	6	1	...	...	...	...	...	...	...	...	2	4	7	4	2
104 Sudbury	...	2	3	9	11	13	5	2	...	...	...	...	...	1	3	9	19	19	10
105 Sydenham	...	...	...	4	5	5	3	1	...	1	...	...	...	...	4	2	7	8	2
106 Thorold	...	...	2	6	7	9	2	...	...	...	...	...	...	1	3	9	8	7	...
107 Tillsonburg	...	1	4	6	6	9	4	...	...	...	...	...	...	1	4	9	10	4	7
108 Toronto—Davenport	...	2	6	20	31	13	2	...	...	...	...	...	...	1	6	19	21	10	2
109 Trenton	...	1	1	13	15	11	5	1	...	...	...	...	...	1	3	9	7	13	4
110 Tweed	...	...	1	3	1	5	2	1	...	...	...	...	...	...	...	4	5	4	2
111 Uxbridge	...	...	1	2	4	1	1	...	...	...	...	...	...	...	3	7	11	7	3
112 Vienna	...	...	...	2	1	1	...	...	...	...	...	...	...	...	...	3	2	...	...
113 Walkerton	...	1	1	5	5	7	...	3	...	...	...	...	...	...	1	6	8	6	1

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Lower School, Form II																					
	Boys											Girls										
	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
58	..	..	..	..	..	..	1	1	9	9	13	..	1	..	..	..	..	..	4	11	7	8	4	3	..	..	..
59	..	..	..	..	..	..	..	1	1	11	6	2	..	..	..	..	..	..	1	5	11	6	2	..	..	..	..
60	2	..	..	..	..	..	..	1	2	8	3	..	..	..	..	..	..	1	6	3	3	4	1	..	..	..	..
61	..	..	..	..	..	..	..	..	2	8	3	2	..	..	..	..	..	..	2	7	5	7	1	..	..	..	..
62	..	..	..	..	..	..	..	2	1	4	2	2	..	..	..	..	..	..	2	4	3	5	1	..	..	..	..
63	..	..	..	..	..	..	..	..	2	3	..	3	..	..	..	..	..	..	2	11	6	6	1	..	..	..	..
64	..	..	..	..	..	..	..	2	5	3	4	..	..	..	..	..	..	..	1	9	11	3	..	..	..	..	..
65	1	1	..	..	..	..	..	1	3	9	5	5	2	..	..	..	..	..	3	5	8	7	6	2	..	..	..
66	2	..	..	..	..	..	..	..	2	5	2	6	2	..	..	..	..	..	2	5	9	3	2	..	..	..	..
67	..	..	..	..	..	..	..	1	9	2	2	..	..	1	..	..	..	..	..	7	10	3	..	..	..	..	..
68	1	..	..	..	..	..	..	1	1	2	1	..	..	..	..	..	..	..	1	3	1	1	2	..	..	..	..
69	1	1	..	..	..	..	..	1	2	6	5	2	4	..	..	..	..	..	1	8	7	5	3	2	2	..	..
70	1	2	..	..	..	..	..	1	6	5	6	2	1	..	..	..	..	..	..	8	13	6	2	..	..	..	..
71	3	..	..	..	..	..	..	1	1	2	2	5	1	..	..	..	..	1	..	4	2	4	..	1	..	..	..
72	..	..	1	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	1	4	..	..	..	..	..
73	..	..	..	..	..	..	..	4	6	5	8	6	2	..	..	..	..	..	4	11	15	9	5	..	..	..	..
74	1	..	..	..	..	..	..	..	3	2	..	1	1	..	..	..	..	..	..	..	3	5	..	..	..	..	..
75	1	..	..	..	..	..	..	3	5	12	6	1	..	..	1	..	..	1	5	13	13	11	5	2	..	..	1
76	1	..	..	..	..	..	..	..	1	3	3	1	1	..	..	..	..	..	3	9	3	4	1	..	..	..	..
77	..	..	..	..	..	..	1	1	4	6	..	..	..	..	..	..	..	..	..	2	3	2	5	1	..	..	..
78	..	..	..	..	..	..	..	2	8	7	7	..	..	..	..	..	..	..	2	6	9	4	..	1	..	1	..
79	..	1	..	..	..	..	..	3	2	1	2	1	..	..	..	..	..	..	1	3	2	4	2	..	..	..	..
80	9	..	1	..	..	..	..	..	3	2	4	2	1	..	..	..	..	..	..	13	4	3	..	..	..	..	..
81	3	1	..	..	..	..	2	1	15	13	11	2	2	..	..	..	..	2	11	11	15	5	2	..	..	..	1
82	..	..	..	..	..	..	..	2	5	4	4	1	..	..	..	1	..	..	2	7	6	4	4	..	..	..	..
83	1	..	..	..	..	..	..	..	5	4	2	1	..	..	..	..	..	..	4	6	3	..	2	..	..	..	..
84	3	..	..	..	1	..	..	1	2	4	6	3	..	..	..	..	..	..	3	6	6	7	2	..	..	..	..
85	1	1	..	..	..	..	..	4	6	7	6	2	1	1	..	1	..	..	..	6	10	4	4	..	..	..	..
86	..	..	..	..	..	..	..	..	2	5	2	3	..	..	..	..	..	1	..	2	7	2	2	1	..	..	..
87	2	..	..	..	..	..	..	..	4	8	16	1	3	..	..	..	..	..	..	4	9	11	2	1	..	..	..
88	..	..	..	..	..	..	..	..	3	..	1	1	..	..	..	..	..	1	1	2	5	1	2	..	..	..	..
89	..	..	..	..	..	..	..	..	3	3	3	..	..	..	..	..	..	..	3	4	1	1	1	..	..	..	..
90	..	..	1	..	..	..	..	..	3	2	3	2	..	..	..	..	..	..	1	6	3	1	3	..	..	..	..
91	1	1	..	..	..	..	1	3	3	14	7	2	..	..	..	..	..	2	2	7	15	11	9	2	..	..	..
92	2	..	..	..	..	..	..	..	2	2	1	2	1	1	..	..	..	1	..	3	1	2	2	1	..	..	..
93	..	..	..	..	..	..	..	..	1	2	2	..	..	..	..	1	..	..	1	2	2	1	1	..	..	..	..
94	5	..	..	..	..	..	..	3	4	6	1	..	..	..	..	..	..	..	2	5	10	9	3	1	..	..	..
95	3	..	..	..	..	..	..	..	1	9	6	..	1	..	..	..	..	..	..	2	6	4	3	2	..	..	..
96	1	..	..	..	..	..	1	..	1	2	3	4	1	..	..	..	..	..	2	8	8	6	2	1	..	..	..
97	..	..	..	..	..	..	1	1	2	1	..	3	..	..	..	..	..	..	..	1	1	3	..	1	..	..	..
98	1	..	..	..	..	..	2	1	2	7	1	..	..	1	..	..	..	..	2	4	8	3	..	..	..	..	..
99	1	..	..	..	..	..	..	2	1	2	..	1	..	..	..	..	..	..	1	7	5	5	..	..	..	..	..
100	1	1	..	1	..	..	..	..	8	5	5	..	..	..	..	..	..	..	1	8	12	3	..	..	1	..	..
101	..	..	..	..	..	..	..	..	2	5	4	..	1	..	..	..	..	..	2	6	5	3	2	..	..	..	..
102	..	..	..	..	..	..	..	2	7	1	3	..	..	..	..	..	..	..	5	7	5	4	3	1	..	..	..
103	..	..	..	..	..	..	..	1	5	3	2	1	..	..	..	..	..	..	4	3	5	3	1	1	..	..	..
104	3	..	..	..	..	..	..	1	4	5	2	3	..	..	..	..	..	..	..	8	2	7	1	..	2	..	..
105	2	..	..	..	..	..	..	2	2	2	4	..	..	..	..	..	..	..	2	9	11	6	2	2	2	..	..
106	..	..	..	..	..	..	..	1	2	11	2	..	..	..	..	..	..	..	1	5	8	..	..	..	..	..	..
107	1	..	..	..	..	..	..	1	6	9	5	1	1	1	..	..	..	..	1	7	16	4	1	1	..	..	..
108	..	..	..	..	..	..	1	7	17	21	9	2	..	..	..	..	..	2	5	10	12	9	1	1	..	..	..
109	1	..	..	..	..	..	..	4	3	12	2	..	..	..	..	..	..	..	2	15	13	9	2	..	..	..	..
110	2	1	..	..	..	..	..	1	1	4	6	..	..	2	..	..	..	..	1	4	5	4	2	..	..	..	..
111	..	..	..	..	..	..	1	..	9	11	4	3	..	1	..	..	..	1	3	4	5	2	3	..	1	..	..
112	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..
113	5	..	..	..	..	..	..	..	2	5	4	2	..	..	..	..	..	..	..	1	3	3	3	2	1	..	..

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Middle School																	
	Boys									Girls								
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
58 Leamington	..	2	2	5	6	8	1	1	...	...	2	6	13	10	3	1	...	1
59 Listowel	...	1	4	10	7	7	2	...	...	...	...	3	8	6	5	...	...	...
60 Lucan	...	...	6	8	4	1	...	...	1	...	...	1	6	6	3	2	...	...
61 Madoc	...	...	...	3	1	1	1	...	...	...	...	7	7	6	6	6	1	1
62 Markdale	...	2	1	5	3	2	1	...	2	...	2	3	4	3	5	...	...	...
63 Markham	...	...	...	4	3	3	1	2	...	...	...	...	3	6	8	3	1	...
64 Meaford	...	...	1	5	5	1	1	...	...	...	1	5	6	7	1	...	...	1
65 Midland	...	1	...	6	2	4	4	2	...	...	...	4	6	6	8	2	...	...
66 Milton	...	...	7	4	5	1	...	...	...	...	...	11	13	4	3	1	...	...
67 Mitchell	...	...	6	5	1	...	1	...	...	...	1	6	7	6	1	...	1	...
68 Morewood	...	1	2	3	4	3	2	1	...	...	3	1	1	1	2	1	1	...
69 Mount Forest	...	...	2	3	2	1	...	1	1	...	...	4	8	6	4	...	1	...
70 Nepean	...	2	5	3	4	3	2	1	...	...	3	3	2	9	2	1	2	...
71 Newburgh	...	...	1	1	4	...	...	...	...	...	3	1	6	4	7	8	...	1
72 Newcastle	...	...	2	1	2	...	...	1	...	...	...	...	...	...	1	1	...	...
73 Newmarket	...	...	2	5	8	5	...	...	1	...	...	4	7	7	6	...	...	...
74 Niagara	...	...	...	1	3	1	1	...	...	...	...	...	2	1	2	3	...	...
75 Niagara Falls S.	...	1	5	7	6	5	...	...	...	...	2	2	6	5	2	...	...	...
76 Norwich	...	7	6	1	5	4	1	...	...	...	1	3	7	4	3	2	...	1
77 Norwood	...	1	2	8	9	7	1	...	...	...	3	5	7	1	2	1	...	1
78 Oakville	...	...	6	7	8	4	1	1	...	...	2	4	9	8	6	1	...	...
79 Omemee	...	...	1	1	2	...	...	...	...	1	1	2	3	1	6	2	1	1
80 Orangeville	...	...	4	8	6	1	4	2	...	...	1	4	9	8	9	3	3	...
81 Oshawa	1	2	2	11	13	6	4	1	...	...	1	12	22	10	2	1	...	...
82 Paris	1	1	3	5	1	1	...	...	...	...	1	6	9	3	2	...	...	...
83 Parkhill	3	4	4	1	2	6	...	3	1	...	2	3	3	10	4	2	2	...
84 Parry Sound	...	3	2	4	2	...	...	...	...	...	2	5	12	4	1	1	1	1
85 Pembroke	...	3	3	10	4	3	1	...	...	...	...	3	7	9	1	1	...	...
86 Penetanguishene	...	...	1	2	2	2	...	...	...	...	...	1	4	5	1	1	...	1
87 Petrolia	...	...	...	3	4	7	...	...	...	...	...	7	9	9	6	2	...	...
88 Plantagenet	1	1	1	2	...	...	...	...	...	2	3	4	2	...	1	...	...	...
89 Port Dover	...	...	...	5	2	1	...	...	...	1	2	1	4	2	1	1	...	...
90 Port Elgin	...	...	2	1	...	...	...	...	...	...	1	1	6	8	2	1	...	...
91 Port Hope	...	...	3	8	7	4	...	...	...	...	...	2	7	9	10	3	...	...
92 Port Perry	1	1	1	1	3	1	1	...	1	...	1	...	4	2	1	...	1	...
93 Port Rowan	...	...	...	2	1	...	...	...	...	...	1	1	3	2	1	1	...	...
94 Prescott	1	1	3	4	3	1	...	...	...	...	2	1	7	6	2	3	...	...
95 Richmond Hill	...	2	3	6	5	1	3	...	...	...	...	4	2	6	...	1	1	...
96 Ridgetown	1	2	2	6	4	5	...	...	...	1	4	7	10	6	3	1	...	...
97 Rockland	...	...	...	...	...	1	1	...	...	...	...	...	...	2	...	...	...	...
98 Scarborough	3	...	3	2	...	...	1	1	1	1	...	3	7	1	2	...	...	...
99 Shelburne	...	...	2	2	5	3	...	...	1	...	...	3	4	2	5	2	2	...
100 Simcoe	...	2	5	10	4	2	1	...	...	...	...	4	14	8	3	1	...	1
101 Smithville	...	...	5	2	2	2	...	...	1	...	...	2	5	4	...	2	...	...
102 Stirling	...	...	5	2	4	...	...	...	...	...	...	13	9	6	1	...	...	1
103 Streetsville	...	...	2	4	...	2	...	...	...	...	...	5	5	2	...	...	...	...
104 Sudbury	...	4	7	7	6	1	1	...	...	...	3	3	7	6	5	1	...	...
105 Sydenham	...	...	3	2	5	3	3	...	3	...	3	6	9	10	2	2	...	...
106 Thorold	...	...	2	6	2	...	...	...	...	...	...	1	9	6	1	...	...	...
107 Tillsonburg	...	...	6	5	3	1	1	1	...	...	3	11	11	2	...	...	...	...
108 Toronto, Davenport	...	6	18	28	23	7	1	...	...	2	5	12	12	16	3	3	...	...
109 Trenton	...	1	4	3	7	2	2	1	...	...	1	4	10	10	3	2	...	...
110 Tweed	...	...	4	5	2	1	1	1	...	...	...	3	6	2	4	3	...	...
111 Uxbridge	...	1	7	8	7	2	1	2	...	1	1	3	8	4	2	...	...	...
112 Vienna	...	...	...	1	...	...	...	...	...	...	...	...	3	2	1	...	...	...
113 Walkerton	...	2	2	3	1	1	...	...	...	...	...	1	3	6	4	1	...	1

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Upper School																Total No. of Boys	Total No. of Girls	Total No. Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
58	...	...	2	...	3	1	...	...	...	...	3	3	...	3	...	...	104	107	211
59	...	...	1	4	5	2	3	...	...	...	1	7	9	...	...	...	90	98	188
60	...	...	4	4	3	2	...	...	...	1	...	3	...	...	...	...	66	67	133
61	...	...	2	2	3	...	2	3	...	...	4	1	...	1	...	...	46	78	124
62	...	...	...	...	2	1	2	...	...	...	2	1	2	2	...	...	48	49	97
63	...	...	1	2	3	6	1	...	...	...	...	4	7	4	1	...	48	80	128
64	...	2	1	2	2	...	...	...	...	1	1	2	1	...	...	...	53	88	141
65	...	1	2	1	1	1	...	...	...	1	...	5	1	...	...	...	84	109	193
66	...	...	...	...	2	3	...	...	...	...	...	...	4	2	...	...	73	93	166
67	...	...	1	7	6	1	1	...	...	...	1	2	2	1	1	...	64	73	137
68	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	24	24	48
69	...	...	...	2	2	...	1	...	...	...	4	2	2	...	...	...	53	91	144
70	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	78	88	166
71	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	41	67	108
72	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	8	15	23
73	...	...	2	1	...	...	...	1	...	1	2	1	1	1	...	...	105	119	224
74	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	26	26	52
75	...	...	3	1	1	1	...	...	...	...	2	...	...	...	...	...	95	104	199
76	...	...	1	...	1	1	...	...	...	...	...	2	1	...	...	...	59	66	125
77	...	...	1	3	1	1	...	...	...	1	...	1	2	...	...	...	73	48	121
78	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	92	96	188
79	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	17	39	56
80	...	...	1	3	2	2	...	1	...	...	4	4	...	...	...	1	70	126	196
81	...	...	3	1	7	5	...	...	...	1	4	3	2	1	2	1	179	180	359
82	...	...	1	1	1	...	...	...	...	...	1	4	...	...	...	...	66	83	149
83	...	...	...	...	...	1	...	...	...	...	2	1	...	...	...	...	49	61	110
84	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	54	97	151
85	...	...	1	1	5	...	1	...	...	...	...	1	1	1	...	...	117	88	205
86	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	39	57	96
87	...	...	3	5	2	8	2	...	...	...	2	4	4	1	1	...	101	102	203
88	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	18	32	50
89	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	24	34	58
90	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	32	51	83
91	...	...	...	...	2	2	3	...	...	...	...	...	2	1	2	...	93	129	222
92	...	1	1	3	1	2	...	...	...	...	1	1	1	...	...	...	49	55	104
93	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	21	31	52
94	...	...	3	7	3	2	...	...	...	1	1	2	1	...	...	...	73	83	156
95	...	...	...	2	3	2	...	...	...	...	...	2	2	1	...	1	70	74	144
96	...	...	...	3	...	2	1	...	...	...	4	2	1	3	...	...	70	110	180
97	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	17	23	40
98	...	1	...	1	1	1	...	...	...	...	...	2	1	...	...	...	48	68	116
99	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35	57	92
100	...	...	4	5	4	5	...	1	...	1	3	4	3	...	2	...	90	110	200
101	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	36	43	79
102	...	...	...	1	1	...	...	...	...	...	1	1	1	...	...	...	42	87	129
103	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	33	48	81
104	...	...	1	3	2	...	1	...	...	2	3	1	...	...	...	...	93	115	208
105	...	1	...	2	2	...	1	...	...	...	1	1	...	...	...	...	54	93	147
106	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	53	59	112
107	...	...	...	6	2	3	...	1	...	1	2	3	...	...	...	...	83	99	182
108	...	1	3	4	3	5	...	...	...	...	1	4	3	2	...	...	230	162	392
109	...	...	...	1	2	...	...	...	...	1	2	...	1	1	...	1	91	115	206
110	...	...	...	...	...	2	...	...	...	1	...	4	6	3	...	...	43	66	109
111	...	2	5	3	...	1	...	...	...	1	2	7	4	4	...	...	77	87	164
112	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6	14	20
113	...	2	1	3	...	...	1	...	...	...	1	1	4	...	...	...	51	62	113

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys												Girls						
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
114 Walkerville	...	1	3	15	15	16	6	2	...	...	...	...	...	...	4	6	16	4	1
115 Wallaceburg	...	...	...	8	10	5	6	3	...	...	...	...	...	1	5	9	10	4	2
116 Wardsville	...	1	...	...	...	3	1	...	1	...	...	...	...	...	2	2	2	5	1
117 Waterdown	...	...	3	5	6	4	2	1	...	...	...	...	...	...	2	5	8	3	...
118 Waterford	...	...	2	2	4	2	2	1	...	...	...	...	...	...	2	2	12	3	...
119 Watford	...	...	1	4	5	5	1	1	...	...	...	...	...	3	5	4	10	3	1
120 Welland	...	...	1	6	13	9	17	2	...	1	...	...	...	...	1	6	9	24	16
121 Weston	...	...	9	16	18	14	2	2	...	...	...	...	...	4	9	24	42	14	3
122 Whitby	...	...	2	2	9	13	3	1	...	...	...	...	...	...	1	6	7	14	3
123 Wiarton	...	...	2	1	4	5	9	1	...	...	...	...	...	...	1	2	7	12	5
124 Williamstown	...	...	2	...	3	4	...	...	...	...	...	...	...	...	3	4	10	6	1
125 Winchester	...	...	...	3	4	2	2	...	...	...	...	...	...	...	1	6	7	3	...
126 Wingham	...	...	1	2	11	8	2	1	...	...	...	...	...	...	...	7	10	14	...

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Lower School, Form II																											
	Boys															Girls												
	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
114	..	..	..	..	..	..	...	4	9	15	8	1	...	..	..	....	..	6	8	6	6	6	..	..	..	..	....
115	5	..	..	..	..	..	...	1	5	2	3	4	1	..	..	....	..	1	1	3	11	7	4	..	..	..	....
116	..	..	..	..	..	..	...	...	...	2	...	1	2	1	..	....	..	..	...	3	4	2	1	1	..	..	....
117	..	1	..	..	..	..	...	...	1	3	4	...	1	..	..	....	..	..	1	4	7	4	2	..	1	..	....
118	1	..	..	..	..	..	...	...	3	3	1	...	...	..	..	....	..	..	...	5	6	2	..	..	..	..	....
119	1	..	..	..	..	..	...	...	3	5	...	2	...	..	..	....	..	..	2	5	8	..	2	..	..	..	....
120	5	1	1	..	..	..	...	1	1	8	10	10	2	1	..	....	..	..	...	5	16	11	8	3	1	..	....
121	..	..	..	..	..	..	...	5	16	24	11	3	1	..	..	....	..	..	5	26	21	11	6	1	..	..	....
122	1	..	..	..	..	..	...	...	3	9	7	...	...	..	..	....	..	..	...	2	7	10	3	..	..	..	....
123	3	1	1	..	..	..	...	...	3	5	1	4	1	..	..	....	..	..	...	2	3	3	2	3	..	..	....
124	..	..	..	..	..	..	...	2	2	2	1	5	2	..	..	....	..	..	2	4	3	3	2	1	..	..	....
125	..	..	..	..	..	..	...	5	3	3	2	4	...	..	..	....	1	..	4	9	6	6	..	..	..	..	....
126	1	..	..	..	..	..	...	1	4	6	8	1	...	1	..	....	..	..	1	2	8	4	1	..	..	..	....

COLLEGIATE INSTITUTES AND

IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Middle School																
	Boys									Girls							
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
114 Walkerville	...	...	7	11	7	4	2	...	...	...	...	3	4	4	1	1	...	...
115 Wallaceburg	...	...	...	7	1	2	...	...	...	2	2	7	7	9	4	1	...	...
116 Wardsville	...	...	...	1	2	1	1	...	...	1	...	2	1	1	1	2	...	1
117 Waterdown	...	2	1	3	3	...	...	1	...	...	...	4	6	3	2	...	...	...
118 Waterford	...	2	4	5	2	1	...	...	...	...	...	4	1	4	1	...	...	...
119 Watford	...	...	5	1	1	1	1	2	...	...	1	3	6	2	3	1	...	...
120 Welland	1	1	7	9	7	9	4	2	...	1	2	8	8	6	5	3	1	...
121 Weston	...	2	9	15	11	7	1	...	...	...	...	1	16	19	15	3	...	...
122 Whitby	...	2	1	6	6	...	3	1	...	...	...	2	9	10	1	...	...	...
123 Wiarton	...	...	1	1	5	4	1	...	...	...	1	2	4	6	2	1	...	...
124 Williamstown	...	...	2	2	4	2	1	1	...	...	2	3	5	9	3	...	1	...
125 Winchester	...	...	2	5	3	5	7	1	...	...	2	7	7	10	9	3	...	1
126 Wingham	...	...	1	6	5	2	1	...	...	...	1	6	15	7	5	1	1	...

SUMMARY BY

		10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.
LOWER SCHOOL Form I	Boys...	2	83	533	1,806	2,662
	Girls...	1	99	680	2,020	2,841
LOWER SCHOOL Form II	Boys...	.....	2	54	421	1,299
	Girls...	.....	1	64	529	1,632
MIDDLE SCHOOL	Boys...	.....	.....	.....	55	313
	Girls...	.....	.....	.....	38	364
UPPER SCHOOL	Boys...	.....	.....	.....	.....	8
	Girls...	.....	.....	.....	.....	8
TOTALS BY SEXES	Boys...	2	85	587	2,282	4,282
	Girls...	1	100	744	2,587	4,845
GRAND TOTALS, 1922-3		3	185	1,331	4,869	9,127

HIGH SCHOOLS (Concluded)

AGE, SEX AND GRADE (Concluded)

	Upper School																Total No. of Boys	Total No. of Girls	Total No. Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
114	...	1	...	2	...	2	1	...	...	...	...	3	...	...	...	...	130	79	209
115	...	1	...	...	2	1	...	...	...	...	4	4	3	2	...	...	62	108	170
116	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	17	32	49
117	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	40	53	93
118	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	34	43	77
119	...	...	1	2	2	...	...	1	...	...	2	4	...	1	1	...	44	68	112
120	...	2	5	4	3	3	1	1	...	2	7	4	...	1	...	...	141	155	296
121	...	1	2	1	7	...	...	...	...	...	1	1	6	3	...	...	177	231	408
122	...	...	1	2	1	3	...	...	...	...	1	1	3	...	...	...	75	81	156
123	...	1	...	2	...	1	1	...	...	1	1	4	...	...	...	...	53	67	120
124	...	1	...	...	...	...	...	...	...	...	1	...	1	...	...	1	36	65	101
125	...	...	1	1	...	1	1	...	1	1	...	1	1	...	...	...	55	86	141
126	...	...	2	4	4	2	...	1	...	...	3	7	3	3	...	...	74	100	174

AGE, SEX AND GRADE,

15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.	21 yrs. or over	TOTALS
1,986	875	235	53	12	6	4	8,257
1,958	853	243	54	15	5	6	8,775
1,675	1,261	578	170	41	5	9	5,515
2,062	1,456	654	188	62	12	12	6,672
1,008	1,570	1,394	829	334	122	64	5,689
1,223	1,843	1,691	905	328	77	52	6,521
69	251	418	445	290	128	69	1,678
79	294	487	392	176	57	31	1,524
4,738	3,957	2,625	1,497	677	261	146	21,139
5,322	4,446	3,075	1,539	581	151	101	23,492
10,060	8,403	5,700	3,036	1,258	412	247	44,631

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Number of Full Time Teachers	Number of Part Time or Occasional Teachers	Attendance of Full Time Pupils: Total Number of Pupils on the Roll for the Year	Male	Female	Average Daily Attendance for the Year	No. admitted for first time to a Secondary School	Days the School was Open	Attendance of Part Time Pupils: Total Number on the Roll	Male	Female	Student Hours
1 Chatham	4	1	30	20	10	21	15	192	1	....	1	242
2 Collingwood	....	2	.....	.....	.....	.....	.....	.....	19	....	19	4,109
3 Fort William	10	....	164	54	110	137	78	195	....	....	....	.....
4 Galt	4	1	158	55	103	134	75	185	....	....	....	.....
5 Haileybury	3	6	57	35	22	34	28	177	....	....	....	.....
6 Hamilton	48	2	849	691	158	506	533	184	100	100	....	4,878
7 Kingston	1	1	29	29	.....	21	29	72	....	....	....	.....
8 London	24	4	663	306	357	516	366	186	329	155	174	26,699
9 Niagara Falls	6	2	151	62	89	116	71	185	....	....	....	.....
10 Ottawa	24	11	485	253	232	357	226	191	37	36	1	7,106
11 Sarnia	11	8	295	117	178	271	165	184	13	11	2	2,655
12 Sault Ste. Marie	8	1	177	81	96	135	121	194	....	....	....	.....
13 Sudbury	8	6	105	62	43	71	55	183	4	....	4	255
14 Toronto, Central	79	4	1,846	1,324	522	1,466	1,019	185	485	192	293	15,028
15 Toronto, Commerce	43	....	1,602	492	1,110	1,395	1,395	184	....	....	....	.....
16 Windsor	13	2	376	107	269	338	133	192	....	....	....	.....
1 Totals, 1922-23	286	51	6,987	3,688	3,299	5,518	4,309	....	988	494	494	60,972
2 Totals, 1921-22	212	60	5,344	3,067	2,277	4,260	2,722	....	574	251	323	37,776
3 Increases	74	....	1,643	621	1,022	1,258	1,587	....	414	243	171	23,196
4 Decreases	....	9	.....	.....	.....	.....	.....	....	....	....	....	.....
5 Percentages	....	....	.....	52.78	47.21	78.79	61.67	....	....	50.	50.	.....

ATTENDANCE, PUPILS IN THE VARIOUS

Schools	Religious and Other Exercises: Schools where the Bible or selections therefrom used	Schools where passages are memorized	Schools Opened with Prayer	Commencement Exercises	English Literature	Reading	Composition and Spelling	Grammar	History and Civics	Geography	Arithmetic
1 Chatham	1	1	1	....	31	31	31	23	31	31	23
2 Collingwood	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3 Fort William	1	....	1	1	164	47	164	109	121	121	154
4 Galt	1	....	1	1	139	.....	139	.....	84	55	155
5 Haileybury	.....	....	1	1	57	57	57	.....	49	41	41
6 Hamilton	.....	....	1	1	827	586	811	674	797	676	676
7 Kingston	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8 London	1	....	1	....	678	678	678	324	596	461	617
9 Niagara Falls	1	....	1	1	151	151	151	151	151	119	151
10 Ottawa	1	....	1	1	485	485	485	485	485	485	485
11 Sarnia	1	....	1	1	308	33	263	33	108	82	277
12 Sault Ste. Marie	.....	....	1	1	177	34	177	88	177	155	167
13 Sudbury	1	....	1	1	100	89	100	50	89	70	89
14 Toronto, Central	1	....	1	1	1,852	1,852	2,038	1,232	1,846	996	1,335
15 Toronto, Commerce	.....	....	1	1	1,602	.....	1,602	870	1,602	1,332	1,440
16 Windsor	.....	....	1	1	356	.....	356	.....	356	356	376
Totals, 1922-23	9	1	14	12	6,927	4,043	7,052	4,039	6,492	4,980	5,986

SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION, ETC.

	Attendance of Special Pupils				Number of Full Time Pupils from Families whose Head is occupied as below							
	Total Number on the Roll	Male	Female	Student Hours	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades and Industries	Labouring Occupations	Other Occupations	Without Occupation
1	2	2	.....	1,303	5	4	.....	.....	9	3	9	.....
2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	.....	.....	.....	.....	27	4	.....	.....	44	31	52	6
4	.....	.....	.....	.....	36	17	.....	.....	79	9	16	1
5	.....	.....	.....	.....	6	1	1	.....	20	16	8	5
6	120	58	62	34,804	118	46	7	8	378	66	145	81
7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29	.....
8	49	28	21	16,723	112	75	8	2	253	92	81	40
9	.....	.....	.....	.....	53	18	1	2	51	8	10	8
10	422	.....	422	13,236	59	16	2	.....	147	87	117	57
11	.....	.....	.....	.....	16	20	2	.....	148	82	15	12
12	3	3	.....	98	15	12	.....	.....	93	41	16	.....
13	55	3	52	4,484	7	3	1	.....	16	36	41	1
14	776	171	605	172,426	783	33	39	15	675	30	251	20
15	.....	.....	.....	.....	576	5	2	10	689	48	144	128
16	.....	.....	.....	.....	80	11	1	.....	191	49	25	19
1	1,427	265	1,162	243,074	1,893	265	64	37	2,793	598	959	378
2	1,604	540	1,064	351,214	1,219	203	79	57	2,008	462	798	518
3	.....	.....	98	.....	674	62	.....	.....	785	136	161	.....
4	177	275	.....	108,140	.....	.....	15	20	.....	.....	.....	140
5	.....	18.57	81.42	.....	27.09	3.79	.91	.53	39.97	8.56	13.72	5.41

BRANCHES OF INSTRUCTION, ETC. (Continued)

	Algebra	Geometry	Trigonometry	Shop Mathematics	Surveying and Mapping	General Physics	Electricity	Applied Mechanics	Chemistry (General)	Chemistry (Industrial)	Metallurgy and Assaying	Mineralogy and Geology	Mechanical Drawing	Machine Drawing and Design	Architectural Drawing	Sheet Metal Drawing
1	9	9	....	9	....	9	.....	....	9	....	....	....	22	....	.....	....
2	....	.....	.....	.....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
3	109	58	11	37	....	58	37	....	11	....	....	....	37	....	.....	....
4	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
5	35	19	19	.....	12	52	8	....	40	....	19	35	35	....	.....	....
6	167	96	20	119	....	443	525	....	94	....	....	....	.....	....	748	527
7	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
8	389	123	15	122	....	143	48	15	133	....	....	....	251	....	5	....
9	129	7	....	53	....	53	7	....	27	26	....	....	52	....	52	....
10	288	44	....	.....	....	246	75	....	145	....	....	....	184	44	184	....
11	82	.....	....	110	....	204	110	110	.....	.....	.....	.....	110	....	110	....
12	143	22	10	.....	....	53	53	88	88	88	....	....	88	....	.....	....
13	78	36	16	.....	11	33	16	11	38	11	11	36	33	....	.....	8
14	1,530	1,530	440	911	....	1,736	264	68	1,667	25	27	27	974	65	60	....
15	1,155	.....	....	.....	....	1,440	.....	....	97	....	....	....	.....	....	.....	....
16	61	61	....	.....	....	61	.....	....	.....	....	....	....	61	....	.....	....
	4,221	2,005	531	1,361	23	4,531	1,143	292	2,349	150	57	98	1,847	109	1,159	535

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Machine Shop Work	Forge Work	Acetylene Welding	Foundry Work	General Wood Working	Joinery and Cabinet Making	Pattern Making	Carpentry and Building Construction	Plumbing	Steam Engineering	Marine Engineering	Navigation	Electrical Wiring and Machinery	Printing and Book-binding
1 Chatham	9	....	....	....	12	....	9	....	....	....	....	....	....	.....
2 Collingwood	.....	....	....	....	.....	....	.....	....	....	....	10	9	....	.....
3 Fort William	11	11	....	....	26	26	11	....	....	....	....	....	26	.....
4 Galt	.....	....	....	....	.....	36	....	....	....	....	....	....	....	.....
5 Haileybury	.....	....	....	....	.....	.....	....	....	....	....	....	....	....	.....
6 Hamilton	651	....	....	....	.....	....	629	....	....	....	....	....	....	445
7 Kingston	.....	....	....	....	.....	.....	.....	....	....	....	....	29	....	.....
8 London	253	....	....	....	.....	230	....	78	....	....	....	....	48	.....
9 Niagara Falls	26	26	7	....	46	46	46	52	....	....	....	....	....	.....
10 Ottawa	161	....	....	....	154	154	....	154	....	....	....	....	75	105
11 Sarnia	110	110	....	....	110	110	....	110	....	....	....	....	110	.....
12 Sault Ste. Marie	42	....	....	....	.....	.....	....	53	....	....	....	....	....	.....
13 Sudbury	.....	....	....	....	44	8	8	8	....	....	....	....	....	.....
14 Toronto, Central	798	410	24	410	873	204	160	50	670	62	....	....	456	711
15 Toronto, Commerce	.....	....	....	....	.....	....	....	....	....	....	....	....	....	.....
16 Windsor	61	....	....	....	61	....	....	....	....	....	....	....	....	.....
Totals, 1922-23	2,122	557	31	410	1,326	814	863	505	670	62	10	38	715	1,261

ATTENDANCE, PUPILS IN THE VARIOUS

Schools	Home Nursing	Hygiene and Dietetics	Sewing and Dress-making	Laundry	Millinery	Embroidery and Lace Work	French	Latin	Spanish	Commercial Law
1 Chatham	10	10	10	10	.....	.....	.....	.....	....	.....
2 Collingwood	.....	.....	.....	.....	.....	.....	.....	.....	....	.....
3 Fort William	.....	21	42	.....	21	.....	96	.....	....	55
4 Galt	.....	.....	.....	.....	.....	...	93	.....	....	64
5 Haileybury	18	17	22	.....	.....	.....	.....	.....	....	.....
6 Hamilton	.....	514	156	.....	156	.....	100	127	....	.....
7 Kingston	.....	.....	.....	.....	.....	.....	.....	.....	....	.....
8 London	11	184	113	24	112	103	87	.....	....	126
9 Niagara Falls	8	8	8	8	8	.....	68	.....	....	45
10 Ottawa	62	62	193	62	221	.....	160	.....	....	111
11 Sarnia	.....	.....	25	.....	53	.....	13	.....	84	40
12 Sault Ste. Marie	.....	.....	.....	.....	.....	.....	.....	.....	....	36
13 Sudbury	5	17	20	.....	20	.....	32	.....	....	21
14 Toronto, Central	91	390	735	91	438	25	927	478	....	.....
15 Toronto, Commerce	.....	.....	.....	.....	.....	.....	.....	.....	....	583
16 Windsor	17	17	17	.....	17	.....	288	.....	....	138
Totals, 1922-23	222	1,240	1,341	195	1,046	128	1,864	605	84	1,219

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Automobiles and Gas Engines	Elementary Drawing	Power Plant Operation	Colour Study	Lettering and Show Cards	Industrial Design	Illustrating	Antique Drawing	Still Life Drawing	Life Drawing	Modelling	Pottery	Art Metal Work	History of Art	Cooking	Housekeeping	Home Economics
1	....	11	....	....	....	....	....	....	....	....	....	....	....	....	10	10	10
2	....	.....	....	....	....	....	....	....	....	....	....	....	....	....	.....	.....	.....
3	37	21	....	21	21	21	....	....	....	....	....	....	....	....	42	21	21
4	....	.....	....	.....	.....	.....	....	....	....	....	....	....	....	....	44	.....	.....
5	....	20	....	20	20	.....	....	....	....	....	....	....	....	....	22	22	22
6	574	597	....	80	80	80	80	80	80	....	....	....	....	....	153	....	102
7	....	.....	....	.....	.....	.....	....	....	....	....	....	....	....	....	.....	.....	.....
8	....	.....	....	.....	.....	.....	....	....	....	....	....	....	....	....	100	86	86
9	....	.....	....	.....	.....	.....	....	....	....	....	....	....	....	....	8	8	8
10	149	94	....	94	94	94	....	....	....	....	....	....	....	....	192	62	62
11	110	53	....	53	....	....	....	....	....	....	....	....	....	....	.....	.....	25
12	60	34	....	.....	.....	.....	....	....	....	....	....	....	....	....	.....	.....	.....
13	....	.....	....	5	5	5	5	....	5	5	....	....	....	....	20	5	5
14	91	890	63	178	150	352	120	76	76	64	113	74	12	63	582	59	324
15	....	.....	....	65	33	65	24	....	....	....	....	....	....	....	65	.....	.....
16	....	.....	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17	....	17
	1,021	1,720	63	516	403	617	229	156	161	69	113	74	12	63	1,255	273	682

BRANCHES OF INSTRUCTION, ETC. (Continued)

	Economics	Writing	Bookkeeping	Stenography	Typewriting	Optometry	Horology	Physical Training	Study of Materials	Nature Study	Mining	Bricklaying
1	....	31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	6	106	137	106	106	.....	.....	164	47	.....	.....	.....
4	8	156	157	157	158	.....	.....	156	.....	.....	.....	.....
5	....	.....	.....	.....	.....	.....	.....	22	22	.....	.....	.....
6	87	527	.....	.....	.....	.....	.....	849	.....	501	.....	.....
7	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	41	311	317	348	170	.....	.....	678	129	.....	.....	.....
9	16	39	84	88	52	.....	.....	151	.....	.....	.....	.....
10	47	302	175	223	167	.....	.....	485	216	.....	.....	.....
11	40	160	158	160	167	.....	.....	308	.....	.....	.....	.....
12	10	124	54	90	90	.....	.....	.....	.....	.....	.....	.....
13	8	29	55	55	55	.....	.....	104	.....	.....	11	.....
14	341	.....	.....	.....	.....	15	12	1,846	180	.....	.....	170
15	121	1,535	1,602	1,602	732	.....	.....	1,602	414	.....	.....	.....
16	....	298	298	298	298	.....	.....	370	.....	.....	.....	.....
	725	3,618	3,037	3,127	1,995	15	12	6,735	1,008	501	11	170

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Occupation of Part Time and									
	Metal Working Trades	Woodworking Trades	Building Trades	Electrical Trades	Textile Trades	Chemical Industries	Automotive Trades	Printing and Bookbinding	Power Plant Operating	Other Trades
1 Chatham	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2 Collingwood	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3 Fort William	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4 Galt	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5 Haileybury	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6 Hamilton	25	5	.....	28	.....	1	.....	61	.....	3
7 Kingston	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8 London	19	7	4	3	9	3	5	12	.....	32
9 Niagara Falls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Ottawa	5	.....	.....	.....	.....	.....	.....	26	.....	.....
11 Sarnia	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
12 Sault Ste. Marie	.....	.....	.....	3	.....	.....	.....	.....	.....	.....
13 Sudbury	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14 Toronto, Central	10	6	14	16	.....	11	30	118	3	76
15 Toronto, Commerce	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16 Windsor	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals, 1922-23	59	18	18	50	9	15	35	217	3	115

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

Special Pupils on Entering School

	Labouring Occupations	Draughting, Art and Design	Bookkeeping and Stenography	Salesmanship	Other Commercial Occupations	Agriculture	Women at Work in Factories	Women at Work in Shops and Stores	House Workers	Housekeepers	Nurses	Other Occupations	Without Occupation
1	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	2
2	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19	.....
3	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	....	1	3	.....	.....	.....	.....	.....	.....	15	.....	1	77
7	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	10	2	3	17	3	8	94	46	31	4	.....	52	14
9	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10	....	.....	.....	.....	.....	.....	.....	.....	25	235	.....	75	93
11	2	.....	.....	.....	4	1	.....	.....	1	1	.....	.....	.....
12	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13	....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	37	21
14	....	170	.....	50	.....	.....	.....	35	293	205	293	56	168
15	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	12	173	7	67	7	9	94	81	350	460	293	241	375

DAY VOCATIONAL

II. TABLE Q—VALUE OF

Schools	Value of Equipment						
	Library	Maps and Charts	Laboratory and Workshop Tables	Machines and Tools	Scientific Apparatus	Drawing Instruments	Drawing Models
	$	$	$	$	$	$	$
1 Chatham	318	12	341	11,392	1,152	250	7
2 Collingwood	306	32	250	.....	300	1	.....
3 Fort William	36	.....	1,249	13,379	3,121	.....	.....
4 Galt	.....	.....	.....	.....	.....	.....	.....
5 Haileybury	169	125	942	977	121	176	.....
6 Hamilton	1,143	174	10,115	57,147	12,077	1,559	2,012
7 Kingston	127	207	60	.....	100	62	.....
8 London	971	421	422	27,456	7,517	1,050	915
9 Niagara Falls	23	.....	8,231	20,132	8,628	683	.....
10 Ottawa	293	130	6,970	14,206	7,605	671	128
11 Sarnia	.....	35	4,070	19,940	625	425	33
12 Sault Ste. Marie	162	.....	5,264	11,931	5,578	438	.....
13 Sudbury	429	7	8,630	11,003	5,355	173	75
14 Toronto, Central	4,104	405	44,060	96,019	26,559	2,645	589
15 Toronto, Commerce	3,353	397	.....	.....	4,581	.....	120
16 Windsor	140	.....	350	47,835	855	1,071	.....
1 Totals, 1922-23	11,574	1,945	90,954	331,417	84,174	9,204	3,879
2 Totals, 1921-22	13,587	1,488	77,491	236,112	74,242	7,218	3,646
3 Increases	.....	457	13,463	95,305	9,932	1,986	233
4 Decreases	2,013	.....	.....	.....	.....	.....	.....
5 Percentages	1.70	.28	13.42	48.96	12.43	1.35	.57

SCHOOLS (Continued)

EQUIPMENT, ETC.

	Value of Equipment								School Buildings, Grounds and Furniture
	Stoves, Ranges and Utensils	Equipment for Dressmaking	Equipment for Millinery	Equipment for Laundry	Equipment for Home Nursing	Equipment for Physical Culture	Other Equipment Not Specified	Total Value of Equipment	
	$	$	$	$	$	$	$	$	$
1	1,836	422	34	.....	13	.....	1,863	17,640	.....
2	.....	.....	.....	.....	.....	.....	110	999	.....
3	790	252	.....	.....	.....	.....	466	19,293	237,179
4	.....	.....	.....	.....	.....	.....	1,518	1,518	.....
5	1,598	223	.....	.....	.....	.....	7,987	12,318	20,000
6	2,124	644	269	.....	48	4,536	7,121	98,969	385,488
7	.....	.....	.....	.....	.....	.....	25	581	.....
8	4,241	1,335	274	1,625	.....	171	1,878	48,276	25,580
9	787	296	18	20	.....	.....	5,148	43,966	176,897
10	1,328	1,365	57	.....	33	.....	923	33,709	352,670
11	300	256	41	.....	28	.....	7,124	32,877	615,123
12	422	.....	.....	.....	.....	.....	420	24,215	272,980
13	1,233	454	7	46	53	.....	11,311	38,776	6,562
14	4,275	3,604	309	1,798	121	2,642	52,579	239,709	1,759,160
15	.....	.....	.....	.....	.....	1,867	.....	10,318	630,712
16	91	578	27	.....	179	90	2,526	53,742	.....
1	19,025	9,429	1,036	3,489	475	9,306	100,999	676,906	4,482,351
2	15,473	8,251	874	3,631	409	4,625	101,938	548,985	3,646,707
3	3,552	1,178	162	.....	66	4,681	.....	127,921	835,644
4	.....	.....	.....	142	.....	.....	939	.....	.....
5	2.81	1.39	.15	.51	.07	1.37	14.92	.....	....

EVENING VOCA

III. TABLE R—ATTENDANCE, PUPILS IN THE

Schools	Number of Teachers	Attendance								
		Number of Pupils on the roll for the year	Boys and men on roll	Girls and women on roll	New pupils admitted during the year	Pupils whose birth-place is Canada	Pupils whose birth-place is British Isles	Pupils who were born in other countries	Evenings the school was open	Aggregate number of student hours for the year
1 Amherstburg	8	78	36	42	78	59	9	10	80	3,399
2 Barrie	7	101	36	65	101	95	6	.....	47	8,390
3 Beamsville	8	121	55	66	104	113	8	.....	35	3,520
4 Belleville	18	400	167	233	334	330	57	13	47	12,454
5 Brantford	25	988	427	561	740	609	348	31	89	18,800
6 Brockville	17	389	136	253	267	304	75	10	48	12,950
7 Chatham	14	282	119	163	154	201	61	20	83	12,216
8 Cobourg	14	160	54	106	110	125	33	2	76	2,828
9 Collingwood	6	136	8	128	74	124	11	1	49	5,124
10 Dundas	6	105	20	85	59	82	21	2	112	5,504
11 Espanola	4	75	42	33	53	45	7	23	64	3,425
12 Fairbank	10	169	89	80	25	55	109	5	87	8,754
13 Fort William	24	642	336	306	455	289	191	162	100	18,659
14 Galt	16	335	101	234	246	229	101	5	134	11,870
15 Gananoque	10	85	29	56	7	65	16	4	50	3,382
16 Goderich	6	140	26	114	95	125	12	3	219	2,244
17 Guelph	32	733	240	493	530	481	208	44	87	33,190
18 Hamilton	105	3,739	2,161	1,578	1,624	1,696	1,684	359	110	90,053
19 Hespeler	8	183	52	131	183	126	45	12	40	6,571
20 Ingersoll	6	96	49	47	52	75	21	.....	48	3,982
21 Iroquois Falls	6	116	82	34	98	72	16	28	48	2,162
22 Kenora	9	104	50	54	80	63	15	26	26	3,154
23 Kitchener	18	410	161	249	291	359	28	23	115	15,856
24 Lindsay	14	189	116	73	118	172	13	4	93	4,985
25 London	44	1,091	595	496	808	717	321	53	110	39,640
26 Midland	No report received.									
27 Niagara Falls	15	485	301	184	380	264	174	47	121	14,112
28 North Bay	12	265	111	154	185	212	41	12	46	10,370
29 Oshawa	10	223	89	134	181	109	82	32	40	9,509
30 Ottawa	85	4,748	1,297	3,451	2,514	4,162	414	172	143	348,605
31 Owen Sound	20	496	176	320	275	374	122	.....	44	10,896
32 Pembroke	15	303	107	196	224	288	8	7	96	10,142
33 Perth	13	252	37	215	202	237	11	4	39	6,912
34 Peterborough	18	408	231	177	201	227	95	86	72	12,329
35 Port Arthur	18	267	135	132	69	144	58	65	59	9,806
36 Port Hope	9	52	12	40	42	42	10	.....	40	4,160
37 Preston	11	172	118	54	41	126	38	8	70	10,038
38 St. Catharines	15	410	179	231	291	219	162	29	95	12,674
39 St. Thomas	14	288	141	147	99	173	69	46	64	10,140
40 Sarnia	26	765	373	392	765	623	101	41	101	21,882
41 Sault Ste. Marie	16	437	190	247	347	341	25	71	62	11,842
42 Stratford	14	518	263	255	429	383	122	13	119	17,146
43 Sudbury	13	343	105	238	290	262	53	28	45	10,768
44 Swansea	1	31	16	15	31	22	9	.....	38	1,010
45 Timmins	5	63	54	9	41	17	11	35	53	2,397
46 Toronto, Commerce	60	2,790	1,350	1,440	2,025	1,621	899	270	120	117,116
47 Toronto, Technical	194	7,240	3,434	3,806	4,536	4,182	2,510	548	124	449,293
48 Welland	10	194	115	79	152	91	76	27	80	8,186
49 Whitby	6	70	5	65	39	70	.....	.....	80	2,206
50 Windsor-Walkerville	48	1,655	1,019	636	1,307	972	479	204	115	61,644
51 Woodstock	14	169	80	89	150	123	39	7	58	4,020
Totals, 1922-23	1,097	33,511	15,125	18,386	21,502	21,895	9,024	2,592	3,921	1,510,315

TIONAL SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION, ETC.

Occupation of pupils on entering school

	Textile Industries	Chemical Industries	Sheet Metal Work	Machine Shop Work	Forge Work	Foundry Work	Leather Work	Cabinet Making and Joinery	Carpentry and Building Construction	Painting and Decorating	Plumbing	Power Plant Operating	Electrical Work	Printing or Bookbinding	Photography, etc.	Other Trades	Art and Design	Women at work in factories	Women at work in shops and stores
1	...	10	...	3	...	...	...	...	2	...	...	...	...	...	...	.....	...	.....	10
2	...	...	...	4	...	...	...	...	2	4	...	...	...	2	...	24	...	5	20
3	...	...	...	.....	...	...	...	...	1	...	...	...	...	...	...	.....	...	.....	2
4	...	3	1	20	1	2	1	...	3	1	3	...	...	1	...	55	...	.....	12
5	60	4	18	62	40	81	...	18	39	8	7	49	27	...	...	14	...	125	139
6	...	...	4	7	1	11	1	...	9	2	1	2	3	4	1	35	...	25	39
7	3	...	...	28	...	...	...	...	1	2	...	...	2	2	1	32	...	.....	29
8	8	2	...	4	...	...	...	20	2	...	...	...	...	...	...	18	...	5	8
9	5	...	...	4	...	1	2	...	2	...	...	...	...	2	...	10	...	1	26
10	3	...	...	10	...	1	...	2	1	1	1	...	...	1	...	.....	...	17	12
11	...	...	...	10	...	...	...	...	6	...	...	...	3	...	...	12	...	.....	.....
12	1	...	...	3	...	...	4	1	4	...	1	...	1	5	...	8	...	27	4
13	...	3	4	32	2	7	...	...	10	2	1	15	14	5	1	37	1	.....	46
14	14	...	3	32	...	4	11	2	7	...	...	...	2	...	...	21	...	43	16
15	...	...	1	6	4	2	...	...	1	...	1	2	2	2	...	14	...	5	18
16	...	...	...	4	...	...	...	...	...	...	1	...	...	...	...	10	...	8	15
17	43	1	1	30	5	25	2	6	21	1	...	5	28	3	1	95	3	125	88
18	311	10	6	239	...	...	...	6	107	3	26	...	81	93	3	.....	...	163	32
19	85	...	...	.....	...	1	...	4	...	...	1	...	1	1	...	.....	...	.....	30
20	5	...	...	24	...	...	...	1	...	...	...	...	1	...	...	.....	...	28	10
21	...	...	...	14	...	...	...	9	...	...	...	6	7	...	...	8	...	.....	3
22	...	...	...	6	...	...	...	5	...	...	...	...	3	2	...	12	...	.....	21
23	4	5	5	20	2	...	18	20	3	...	...	5	17	...	...	28	...	40	46
24	...	...	...	6	...	1	2	...	3	2	...	...	2	...	...	66	...	4	10
25	18	17	13	71	23	32	28	26	41	14	16	14	26	43	4	165	7	89	56
26	...	...	...	.....	...	...	...	...	...	...	...	...	...	...	...	.....	...	.....	.....
27	...	3	7	32	7	...	...	...	14	2	3	1	31	6	...	9	1	26	50
28	...	...	2	12	...	...	...	...	15	1	5	...	3	3	...	9	...	5	38
29	8	...	...	18	6	...	8	...	15	...	2	...	1	...	...	30	...	27	63
30	11	43	45	125	19	43	18	135	74	78	58	13	77	81	22	124	...	185	671
31	...	1	...	16	...	18	...	20	...	...	3	...	...	5	...	46	...	17	19
32	4	...	...	2	1	...	2	...	9	1	1	...	1	1	...	9	...	28	18
33	5	5	...	1	...	...	...	...	...	...	...	...	1	1	...	24	...	67	20
34	40	...	7	42	...	4	1	2	11	3	2	...	21	4	2	18	...	29	39
35	...	8	1	6	...	...	...	...	2	...	12	5	21	...	...	22	...	.....	17
36	...	...	...	4	...	...	...	...	...	...	...	...	...	1	...	.....	...	8	12
37	29	...	...	19	...	1	13	9	1	...	...	...	1	1	...	1	...	37	26
38	2	...	4	30	...	4	2	2	19	...	2	1	10	1	...	33	2	45	21
39	12	...	8	.....	...	57	...	...	...	...	...	...	...	...	...	58	...	30	62
40	...	2	3	37	2	11	...	...	11	6	9	...	2	8	1	248	...	2	25
41	...	11	12	6	...	2	...	15	10	5	5	7	10	1	...	8	2	65	81
42	4	...	...	42	...	...	...	9	3	...	4	...	2	1	...	138	...	28	17
43	...	1	...	.....	...	4	1	...	5	2	...	...	8	...	...	7	...	.....	80
44	...	...	...	.....	...	...	...	...	...	...	...	...	...	...	...	9	...	5	2
45	...	...	...	.....	...	...	...	...	4	...	...	10	9	...	...	2	...	.....	.....
46	...	...	...	.....	...	...	...	...	...	...	...	...	...	...	...	.....	...	.....	.....
47	17	34	25	62	8	33	21	28	258	46	181	25	199	208	18	444	70	426	203
48	23	1	2	13	4	3	...	...	10	1	1	...	4	1	...	3	...	11	17
49	3	...	...	.....	...	...	...	...	2	...	...	...	...	...	...	6	...	.....	10
50	15	34	15	182	12	22	4	12	65	21	51	19	30	19	3	106	15	35	89
51	5	...	...	9	5	...	...	5	...	...	2	...	...	...	...	35	...	19	14
	738	198	187	1,297	142	370	139	357	793	206	400	179	651	508	57	2,053	101	1,805	2,286

EVENING VOCATIONAL

III. TABLE R—ATTENDANCE, PUPILS IN THE

Schools	Occupations, etc.(Cont'd)				Number of pupils in							
	House Workers	Housekeepers	Other Occupations	Without Occupation	English Literature	Reading	Composition and Spelling	Grammar	History and Civics	English for Non-English Speaking Persons	Geography	Bookkeeping for Industrial Purposes
1 Amherstburg	9	19	25	.....	.....	.....	.....	.....	.....	.....	...	....
2 Barrie	15	10	15	.....	.....	16	16	16	.....	.....	...	2
3 Beamsville	24	32	62	.....	.....	.....	.....	.....	.....	.....	...	6
4 Belleville	48	93	98	58	.....	.....	.....	.....	.....	20	...	19
5 Brantford	32	205	60	.....	.....	.....	.....	.....	.....	.....	...	33
6 Brockville	30	140	68	6	.....	.....	31	31	.....	1	...	....
7 Chatham	13	63	102	4	25	46	46	20	.....	5	...	27
8 Cobourg	3	46	36	8	.....	.....	.....	.....	.....	.....	...	17
9 Collingwood	10	40	33	.....	.....	.....	18	.....	.....	.....	...	18
10 Dundas	3	27	16	10	10	11	11	.....	.....	.....	11	....
11 Espanola	21	8	15	.....	.....	.....	.....	.....	.....	46	...	....
12 Fairbank	28	12	70	.....	.....	.....	101	.....	.....	.....	...	38
13 Fort William	56	65	282	59	23	23	23	23	84	84	...	....
14 Galt	11	84	83	2	.....	.....	.....	.....	.....	.....	...	....
15 Gananoque	4	19	4	.....	14	14	14	14	.....	.....	...	15
16 Goderich	28	46	28	.....	.....	.....	.....	.....	.....	.....	...	16
17 Guelph	68	122	58	2	76	76	76	76	.....	19	...	23
18 Hamilton	573	33	1,981	72	996	996	966	996	996	47	...	....
19 Hespeler	12	42	6	.....	.....	.....	.....	73	52	.....	73	....
20 Ingersoll	4	.....	18	5	.....	.....	.....	.....	.....	.....	...	....
21 Iroquois Falls	10	7	52	.....	.....	.....	.....	.....	.....	20	...	....
22 Kenora	8	25	14	8	.....	.....	.....	.....	.....	14	...	31
23 Kitchener	33	102	54	8	.....	.....	.....	.....	.....	.....	...	18
24 Lindsay	12	33	48	.....	.....	10	.....	.....	.....	.....	...	....
25 London	65	98	184	41	97	97	97	97	.....	.....	...	122
26 Midland	No	report	received		.....	.....	.....	.....	.....	.....	...	....
27 Niagara Falls	8	55	176	54	49	.....	49	.....	.....	.....	...	33
28 North Bay	24	28	79	41	46	46	46	46	.....	6	46	....
29 Oshawa	20	1	24	.....	17	43	43	17	43	26	...	21
30 Ottawa	204	687	1,514	521	214	214	214	214	.....	.....	...	....
31 Owen Sound	49	185	117	.....	.....	.....	71	.....	.....	.....	...	....
32 Pembroke	23	71	85	47	62	62	62	.....	.....	.....	...	22
33 Perth	7	50	41	30	5	.....	8	.....	.....	.....	...	8
34 Peterborough	10	28	119	26	.....	.....	.....	.....	.....	.....	...	17
35 Port Hope	12	43	110	8	.....	.....	12	12	.....	34	...	18
36 Port Arthur	6	12	2	7	.....	.....	.....	.....	.....	.....	...	16
37 Preston	7	27	.....	.....	28	28	28	28	28	.....	...	17
38 St. Catharines	2	77	120	33	.....	.....	.....	.....	.....	.....	...	....
39 St. Thomas	.....	28	33	.....	.....	.....	26	26	.....	3	...	26
40 Sarnia	24	92	232	50	22	22	22	22	.....	.....	...	11
41 Sault Ste. Marie	45	55	97	.....	34	34	34	.....	.....	50	...	105
42 Stratford	12	42	175	41	.....	.....	.....	.....	.....	.....	...	35
43 Sudbury	18	63	113	41	.....	.....	.....	.....	.....	13	...	17
44 Swansea	.....	.....	15	.....	.....	.....	15	.....	.....	.....	...	9
45 Timmins	9	.....	29	.....	.....	.....	.....	.....	.....	29	...	....
46 Toronto, Comm'ce	89	.....	2,566	135	25	.....	772	167	19	.....	...	....
47 Toronto, Technical	135	545	3,618	636	687	639	639	639	28	24	...	....
48 Welland	15	27	55	3	.....	.....	25	.....	.....	12	...	19
49 Whitby	11	20	18	.....	.....	.....	.....	.....	.....	.....	...	12
50 Windsor-Walkerv'e	37	200	500	169	154	.....	.....	.....	.....	.....	...	118
51 Woodstock	2	24	36	13	.....	.....	.....	.....	.....	.....	...	....
Totals, 1922-23	1,889	3,731	13,286	2,138	2,584	2,377	3,495	2,517	1,250	453	130	889

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

the various branches of instruction

	Arithmetic	Algebra	Geometry	Trigonometry	Shop Mathematics	Surveying	General Physics	Electricity, Theory	Electricity, Applied	Applied Mechanics	General Chemistry	Chemistry of the Trades & Industries	Needlework	Advertising	Mechanical Drawing	Machine Drawing and Design	Architectural Drawing	Sheet Metal Drawing
1	....	....	....	....	4	...	...	.....	....	....	8	....	....	....	....	....	....	....
2	16	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
3	....	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
4	....	....	....	....	14	...	...	.....	....	....	30	....	....	....	11	....	....	....
5	62	....	....	....	24	...	20	.....	34	....	....	....	....	....	19	....	....	....
6	32	....	....	....	....	...	...	10	10	....	....	....	....	....	10	....	....	....
7	40	....	....	....	....	...	...	.....	....	....	....	....	....	....	19	....	....	....
8	....	....	....	....	....	...	...	.....	....	....	....	....	....	....	14	....	1	....
9	18	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
10	11	....	....	....	11	...	...	.....	....	....	....	....	....	....	2	2	....	....
11	22	3	2	1	....	...	...	.....	....	....	....	....	....	....	16	16	....	....
12	115	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
13	23	....	18	21	21	...	...	14	28	....	14	....	....	....	13	13	....	....
14	....	....	....	....	21	...	...	.....	5	....	10	....	....	....	31	....	....	....
15	10	....	....	....	....	...	...	.....	....	....	....	....	....	....	6	....	....	....
16	....	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
17	76	....	....	....	....	...	...	33	33	14	....	....	....	....	17	....	....	....
18	....	....	....	....	167	22	...	256	46	....	30	18	....	....	142	....	75	....
19	73	26	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
20	....	....	....	....	19	...	...	.....	....	....	....	....	....	....	19	....	....	....
21	25	25	....	....	25	...	...	.....	....	....	....	9	....	....	19	....	....	....
22	....	....	....	....	4	...	...	11	....	....	....	....	....	....	....	....	....	....
23	12	....	....	....	10	...	...	22	....	....	11	....	....	....	11	....	....	....
24	10	....	....	....	....	...	...	.....	....	....	....	....	....	....	6	....	....	....
25	....	....	....	....	17	...	...	14	48	....	....	13	....	....	67	....	23	9
26	....	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
27	....	....	....	5	34	...	...	29	34	....	....	....	....	....	16	....	14	....
28	46	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
29	17	....	....	....	18	...	...	.....	....	....	....	....	....	....	18	....	....	....
30	214	....	....	....	16	...	...	45	43	....	40	....	....	....	32	....	34	....
31	71	....	....	....	....	...	...	.....	....	....	....	....	30	18	16	14	....	....
32	62	....	....	....	6	...	...	.....	....	....	....	....	....	....	6	....	9	....
33	8	....	....	....	....	...	...	.....	6	....	....	2	....	....	8	....	....	....
34	....	27	....	27	14	...	...	8	....	....	....	....	....	....	14	22	....	8
35	15	....	....	....	6	...	...	23	....	....	....	....	....	....	7	....	....	....
36	3	....	....	....	3	...	...	.....	....	....	....	....	....	....	3	....	....	....
37	28	....	....	....	14	...	...	.....	....	....	....	....	....	....	3	....	6	....
38	52	....	....	....	52	...	...	35	15	....	....	....	....	....	35	....	11	....
39	26	....	....	....	....	...	...	.....	....	....	....	....	....	....	16	....	....	....
40	....	....	....	....	16	...	...	18	18	....	....	....	....	....	26	26	26	....
41	34	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
42	....	....	....	....	68	...	14	.....	32	....	24	....	....	....	51	....	....	....
43	12	12	12	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
44	31	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
45	10	....	....	....	....	...	...	.....	13	....	....	....	....	....	....	11	....	....
46	766	17	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
47	764	355	355	166	355	...	...	439	488	24	111	77	....	....	100	46	280	15
48	25	....	....	....	22	...	...	.....	11	....	3	....	....	....	22	....	....	....
49	....	....	....	....	....	...	...	.....	....	....	....	....	....	....	....	....	....	....
50	154	....	....	....	19	...	...	57	57	....	....	....	....	....	60	....	....	....
51	....	....	....	....	3	...	...	.....	....	....	....	....	....	....	4	....	....	....
	2,883	465	387	220	983	22	34	1,014	921	38	281	119	30	18	859	150	479	32

EVENING VOCATIONAL

III. TABLE R—ATTENDANCE, PUPILS IN THE

Schools	Number of pupils in the various branches of instruction																
	Machine Shop Work	Forge Work	Sheet Metal Work	General Wood Working	Cabinet Making and Joinery	Pattern Making	Carpentry and Building Construction	Bricklaying	Painting and Decorating	Plumbing	Steam and Gas Engines and Power Plants	Marine Engineering	Navigation	Textile Working	Pulp and Paper Making	Printing and Bookbinding
1 Amherstburg	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2 Barrie	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
3 Beamsville	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
4 Belleville	...	...	...	39	...	...	...	...	...	...	...	...	...	...	...	...
5 Brantford	19	...	...	48	...	...	31	...	...	...	...	...	...	...	...	...
6 Brockville	...	...	...	39	...	...	...	...	...	...	...	...	...	...	...	...
7 Chatham	11	...	...	17	...	...	...	...	...	...	...	...	...	...	...	...
8 Cobourg	...	...	...	8	...	...	...	...	...	...	...	...	...	...	...	...
9 Collingwood	...	...	...	35	...	...	...	...	...	...	...	...	...	...	...	...
10 Dundas	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
11 Espanola	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
12 Fairbank	...	...	...	32	...	...	...	...	...	...	...	...	...	...	...	...
13 Fort William	20	...	...	15	13	...	...	...	...	...	12	...	...	...	...	...
14 Galt	...	...	...	...	30	...	...	...	...	...	...	...	...	...	...	...
15 Gananoque	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
16 Goderich	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
17 Guelph	14	...	...	55	21	...	...	...	...	...	...	...	...	...	...	...
18 Hamilton	337	...	44	197	...	53	102	...	...	55	...	...	...	...	...	75
19 Hespeler	5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1
20 Ingersoll	...	...	...	16	...	...	...	...	...	...	...	...	...	...	...	...
21 Iroquois Falls	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
22 Kenora	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
23 Kitchener	...	...	...	...	...	...	...	...	...	...	4	...	...	...	...	...
24 Lindsay	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
25 London	92	...	...	...	83	...	30	...	...	26	...	...	...	...	...	...
26 Midland	No report received															
27 Niagara Falls	53	...	...	48	...	...	...	...	...	...	...	...	...	...	...	...
28 North Bay	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
29 Oshawa	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30 Ottawa	42	...	...	...	103	...	24	...	...	33	13	...	...	...	...	...
31 Owen Sound	...	...	...	39	...	...	...	...	...	...	...	...	...	...	...	...
32 Pembroke	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
33 Perth	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
34 Peterborough	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
35 Port Arthur	...	...	...	...	...	...	...	...	...	12	...	...	...	...	7	...
36 Port Hope	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
37 Preston	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
38 St. Catharines	...	...	...	22	...	...	11	...	...	...	32	...	...	...	...	...
39 St. Thomas	...	...	...	34	34	...	34	...	...	...	...	...	...	...	...	...
40 Sarnia	68	...	...	26	19	2	5	...	...	...	...	14	14	...	...	...
41 Sault Ste. Marie	23	...	...	20	...	...	...	...	...	...	...	...	...	...	...	...
42 Stratford	...	...	...	37	...	...	...	...	...	...	...	...	...	...	...	...
43 Sudbury	...	...	...	...	22	...	...	...	...	...	...	...	...	...	...	...
44 Swansea	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
45 Timmins	...	...	...	...	...	...	...	...	...	...	10	...	...	...	...	...
46 Toronto, Commerce	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
47 Toronto, Technical	...	...	...	80	22	...	97	16	24	135	554	...	...	...	...	127
48 Welland	...	...	...	27	...	...	...	...	...	...	...	...	...	...	...	...
49 Whitby	...	...	...	...	...	...	...	...	...	...	...	...	...	30	...	...
50 Windsor-Walkerv'e	114	...	...	...	85	...	46	...	...	42	38	...	...	...	...	...
51 Woodstock	31	18	...	...	25	...	...	...	...	...	...	...	...	...	...	...
Totals, 1922-23	829	18	44	834	457	55	380	16	24	303	663	14	14	30	7	203

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

Number of pupils in the various branches of instruction

	Photography, Photo-engraving and Lithography	Automobile Mechanics	Telegraphy	Elementary Drawing	Colour Study	Lettering	Show Card Writing	Industrial Design	Illustrating	Drawing and Painting from Antique	Drawing and Painting from Still Life	Drawing and Painting from Life	Modelling	Wood Carving	Pottery	Metal Work and Jewellery	History of Art	Cooking
1	....	11	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
2	....	19	11	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
3	....	20	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	6
4	....	57	....	....	....	....	23	....	....	....	....	....	....	....	....	....	....	35
5	....	157	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	83
6	....	22	....	15	5	5	3	....	1	3	2	1	....	....	....	....	....	38
7	....	14	10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	30
8	....	28	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	13
9	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	17
10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	9
11	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
12	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	13
13	....	53	24	....	....	....	17	....	....	....	....	....	....	....	....	....	....	14
14	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
15	....	10	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
16	....	37	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
17	....	....	....	....	....	25	25	....	....	....	....	....	....	....	....	....	....	26
18	....	320	55	60	....	57	57	23	....	89	....	....	14	....	....	....	....	90
19	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
20	....	10	....	....	....	....	....	....	....	....	....	....	....	20	....	....	....	.....
21	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
22	....	13	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
23	....	52	....	....	....	....	....	....	....	....	....	....	....	15	....	....	....	.....
24	....	36	....	....	....	....	17	....	....	....	....	....	....	....	....	....	....	.....
25	....	122	....	....	....	....	46	22	....	....	....	....	....	84	....	....	....	80
26	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
27	....	47	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	28
28	....	39	19	....	....	....	....	....	....	....	....	....	....	....	....	....	....	22
29	....	29	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
30	....	395	....	....	....	66	66	121	....	....	....	17	....	....	....	....	....	814
31	....	31	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	43
32	....	38	....	....	....	....	28	....	....	....	....	....	....	....	....	....	....	.....
33	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
34	....	64	....	....	....	....	15	....	....	....	....	....	....	....	....	....	....	43
35	....	17	12	....	....	....	10	....	....	....	....	....	....	....	....	....	....	.....
36	....	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
37	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
38	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	45
39	....	20	....	....	....	9	9	....	....	....	....	....	....	....	....	....	....	31
40	....	79	....	5	4	....	13	....	....	4	4	....	....	....	....	....	....	42
41	....	92	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	42
42	....	13	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	21
43	....	44	18	....	....	14	....	....	....	....	....	....	....	....	....	....	....	28
44	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
45	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
46	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	.....
47	45	490	....	197	219	188	126	27	62	62	259	68	26	44	74	34	88	1,184
48	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	...13
49	....	5	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	10
50	....	174	....	....	....	....	49	....	....	....	....	....	....	....	....	....	....	57
51	....	13	....	....	....	....	18	....	....	....	....	....	....	....	....	....	....	13
	45	2,576	149	277	228	364	522	193	63	158	265	86	40	163	74	34	88	2,848

EVENING VOCATIONAL

III. TABLE R—ATTENDANCE, PUPILS IN THE

Schools	Number of pupils in the various branches of instruction											
	Housekeeping	Home Economics	Home Nursing	Hygiene and Dietetics	Sewing and Dress-making	Power Machine Operating	Laundry	Millinery	Embroidery and Lace Making	French	Spanish	Business Law
1 Amherstburg	....	....	....	....	31	....	....	.....	.....	8	.....	....
2 Barrie	....	....	11	....	36	....	....	8	.....	.....	.....	....
3 Beamsville	....	....	....	....	20	....	....	7	.....	.....	.....	....
4 Belleville	....	....	....	....	105	....	....	18	.....	.....	.....	....
5 Brantford	....	....	62	....	276	....	....	42	.....	.....	.....	....
6 Brockville	....	....	....	....	121	....	....	57	.....	.....	.....	....
7 Chatham	....	....	....	23	56	....	....	29	.....	.....	.....	....
8 Cobourg	....	....	....	5	41	....	....	9	.....	5	.....	....
9 Collingwood	....	....	....	....	20	....	....	14	.....	.....	.....	....
10 Dundas	....	....	....	....	45	....	....	12	.....	.....	.....	....
11 Espanola	....	....	....	....	.....	.....	.....	.....	.....	13	.....	....
12 Fairbank	....	....	....	....	37	....	....	15	.....	.....	.....	....
13 Fort William	....	....	....	....	102	....	....	29	.....	.....	.....	....
14 Galt	....	....	5	....	143	....	....	25	.....	.....	.....	....
15 Gananoque	....	....	6	....	12	....	....	12	24	8	.....	....
16 Goderich	....	....	13	....	77	....	....	13	.....	.....	.....	....
17 Guelph	....	....	30	....	155	....	....	64	.....	.....	.....	....
18 Hamilton	....	....	....	....	760	....	....	606	.....	55	24	....
19 Hespeler	....	....	....	....	51	....	....	24	.....	.....	.....	....
20 Ingersoll	....	....	....	....	23	....	....	8	.....	.....	.....	....
21 Iroquois Falls	....	....	....	....	29	....	....	.....	.....	14	.....	....
22 Kenora	....	....	....	....	31	....	....	.....	.....	.....	.....	....
23 Kitchener	....	....	31	....	140	....	....	60	.....	.....	.....	....
24 Lindsay	....	....	17	....	27	....	....	12	.....	.....	.....	....
25 London	....	....	32	....	156	....	....	54	160	13	.....	....
26 Midland	No report received.					....	....	.....	.....	.....	.....	....
27 Niagara Falls	....	....	....	....	100	....	....	17	.....	.....	.....	....
28 North Bay	....	....	....	....	77	....	....	.....	.....	.....	.....	....
29 Oshawa	....	....	9	....	29	....	....	.....	.....	.....	.....	....
30 Ottawa	....	....	119	24	1,026	....	....	662	.....	240	.....	....
31 Owen Sound	....	....	....	....	127	....	....	107	.....	.....	.....	....
32 Pembroke	....	....	....	....	108	....	....	33	.....	.....	.....	....
33 Perth	....	....	....	....	115	....	....	40	31	.....	.....	....
34 Peterborough	....	....	....	....	95	....	....	19	.....	.....	.....	....
35 Port Arthur	....	....	....	....	62	....	....	17	.....	.....	.....	....
36 Port Hope	....	....	1	....	17	....	....	9	.....	.....	.....	....
37 Preston	....	....	18	....	33	....	....	13	.....	.....	.....	....
38 St. Catharines	....	....	....	....	105	....	....	47	.....	.....	.....	....
39 St. Thomas	31	31	....	....	52	....	....	26	.....	.....	.....	....
40 Sarnia	42	42	....	7	150	....	....	13	.....	7	.....	....
41 Sault Ste. Marie	....	....	....	....	41	....	....	15	.....	15	.....	....
42 Stratford	....	....	....	....	96	....	....	.....	.....	.....	.....	....
43 Sudbury	....	....	....	....	90	....	....	30	.....	21	.....	....
44 Swansea	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	....
45 Timmins	....	....	....	....	.....	.....	.....	.....	.....	.....	.....	....
46 Toronto, Comm'ce	....	....	....	....	.....	.....	.....	.....	.....	204	36	167
47 Toronto, Technical	....	31	167	41	1,248	65	35	785	151	356	44	....
48 Welland	....	....	....	....	42	....	....	.....	.....	.....	.....	....
49 Whitby	....	....	....	....	10	....	....	.....	.....	.....	.....	....
50 Windsor-Walkerv'e	....	....	62	....	203	....	....	52	.....	46	.....	....
51 Woodstock	....	....	....	....	41	....	....	9	.....	.....	.....	....
Totals, 1922-23	73	104	583	100	6,361	65	35	3,012	366	1,005	104	167

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

Number of pupils in the various branches of instruction

	Penmanship	Physical Culture	Bookkeeping	Typewriting	Stenography	Basketry	Fancy Knitting	Oxy-Acetylene Welding	Stationary Engineering	Structural Steel Design	Furniture Design	Public Speaking	Salesmanship	Interior Decorating	Music
1			11	14	11										
2															
3						38									
4	3			26	26										
5				78	78										
6		27	31	55	38										
7															
8				13	5	37									
9				14	14										
10			5	12	12										
11															
12															
13			39	25	20										
14			16	30	30	19									
15															
16				16	16		24								
17					51	114		10							
18								35	35	21					
19						30									
20															
21															
22															
23				20	10						9				
24		15	16	19											
25					113			13	12		17				
26															
27				87	76			27							
28															
29															
30		135	119	222	197										
31															
32			14	45	45										
33				31	31										
34				44	18										
35				29	29										
36															
37					10	25									
38			35		68										
39															
40		203		26	26										
41					105										
42				70	70										
43				34	34										
44															
45															
46.	1,061		1,055	961	1,183							36	96		
47		798												87	141
48				20	20										
49															
50				152	152										
51															
	1,064	1,178	1,341	2,043	2,488	263	24	85	47	21	26	36	96	87	141

VOCATIONAL

IV. TABLE S—

Day and Evening Schools	Receipts					
	Legislative Grants	Local Municipal Grants	School Fees	Debentures	Balances and Other Sources	Total Receipts
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Amherstburg	784 31	431 51	.....	.....	.....	1,215 82
2 Barrie	1,377 68	400 00	208 00	.....	170 75	2,156 43
3 Beamsville	526 50	.....	200 50	.....	125 00	852 00
4 Belleville	3,146 61	2,575 49	452 00	.....	.....	6,174 10
5 Brantford	2,995 36	3,077 34	.....	.....	.....	6,072 70
6 Brockville	2,518 84	1,581 16	....	.....	171 27	4,271 27
7 Chatham	7,015 59	4,000 00	290 00	.....	1,717 73	13,023 32
8 Cobourg	718 50	.....	276 00	.....	213 96	1,208 46
9 Collingwood	1,791 54	1,148 83	256 00	.....	.....	3,196 37
10 Dundas	835 77	585 54	2 00	.....	69 36	1,492 67
11 Fairbank	1,092 60	.....	132 00	.....	1,044 56	2,269 16
12 Fort William	12,095 21	10,939 41	352 00	3,796 18	125 03	27,307 83
13 Galt	1,895 12	547 96	873 80	.....	.....	3,316 88
14 Gananoque	1,518 68	360 02	189 50	.....	.....	2,068 20
15 Goderich	417 00	142 05	83 00	.....	.....	642 05
16 Guelph	3,648 58	2,437 51	900 00	.....	.....	6,986 09
17 Haileybury	13,522 08	1,678 32	.....	.....	240 00	15,440 40
18 Hamilton	218,122 75	156,466 00	1,279 69	.....	316,480 81	692,349 25
19 Hespeler	568 53	.....	466 25	.....	727 44	1,762 22
20 Ingersoll	1,439 53	500 00	183 50	.....	53 35	2,176 38
21 Iroquois Falls	847 25	61 75	184 00	.....	443 98	1,536 98
22 Kenora	1,155 31	457 73	69 00	.....	.....	1,682 04
23 Kingston	275 32	.....	125 00	.....	644 51	1,044 83
24 Kitchener	4,554 74	2,306 99	885 15	.....	288 60	8,035 48
25 Lindsay	1,688 57	.....	298 00	.....	1,522 35	3,508 92
26 London	25,064 25	94,747 13	3,514 50	15,000 00	9,326 26	147,652 14
27 Midland	442 01	1,322 76	40 00	.....	.....	1,804 77
28 Niagara Falls	12,026 34	10,448 11	476 00	25,420 51	4,520 06	52,891 02
29 North Bay	1,704 25	1,195 75	.....	.....	.....	2,900 00
30 Oshawa	1,725 96	1,025 04	257 00	.....	.....	3,008 00
31 Ottawa	30,154 89	83,269 57	8,537 00	.....	1,563 54	123,525 00
32 Owen Sound	1,406 80	3,872 59	.....	.....	.....	5,279 39
33 Pembroke	2,133 40	1,599 17	.....	.....	.....	3,732 57
34 Perth	831 96	.....	536 40	.....	867 19	2,235 55
35 Peterborough	2,613 42	1,800 00	236 71	.....	766 02	5,416 15
36 Port Arthur	2,743 17	99 89	1,026 04	.....	55 67	3,924 77
37 Port Hope	1,629 17	328 53	180 00	.....	.....	2,137 70
38 Preston	1,661 67	450 00	230 53	.....	16 53	2,358 73
39 St. Catharines	41,687 20	696 27	645 00	111,597 96	2,431 15	157,057 58
40 St. Thomas	1,827 01	1,188 11	401 00	.....	.....	3,416 12
41 Sarnia	39,415 08	25,848 88	2,188 02	47,124 95	13,265 45	127,842 38
42 Sault Ste. Marie	4,377 92	11,347 04	.....	148,600 00	835 77	165,160 73
43 Stratford	1,673 33	1,200 00	10 81	.....	44 00	2,928 14
44 Sudbury	61,923 38	8,478 47	552 00	10,000 00	19,705 12	100,658 97
45 Timmins	.....	2,500 00	238 85	.....	.....	2,738 85
46 Toronto, Commerce	32,357 89	114,537 90	5,943 17	90,000 00	148,947 65	391,786 61
47 Toronto, Technical	72,280 88	241,897 19	32,519 55	.....	53,879 89	400,577 51
48 Welland	1,846 95	2,371 22	384 00	.....	.....	4,602 17
49 Whitby	497 25	571 12	.....	.....	.....	1,068 37
50 Windsor-Walkerville	10,314 01	31,369 54	2,928 02	.....	4,439 21	49,050 78
51 Woodstock	1,327 12	.....	294 25	.....	432 38	2,053 75
1 Totals, 1922	638,217 28	831,861 89	68,844 24	451,539 60	585,134 59	2,575,597 60
2 Totals, 1921	670,758 56	691,817 18	68,994 13	731,572 40	234,953 75	2,398,096 02
3 Increases	.....	140,044 71	.....	.....	350,180 84	177,501 58
4 Decreases	32,541 28	.....	149 89	280,032 80	.....	.....
5 Percentages	24.78	32.29	2.67	17.53	22.72	.....

SCHOOLS (Concluded)

FINANCIAL STATEMENT

	Expenditure					
	Teachers' Salaries	Buildings, Sites and All Permanent Improvements	Repairs to School Accommodations	Library, Maps and Charts, All Apparatus and Equipment	School Books, Stationery, Prizes, Fuel, Examinations and all Other Expenses	Total Expenditure
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	997 50	.....	.....	160 92	57 40	1,215 82
2	1,686 75	38 00	.....	206 88	224 80	2,156 43
3	852 00	.....	.....	.....	.....	852 00
4	4,060 00	.....	.....	1,691 81	422 29	6,174 10
5	3,724 00	.....	.....	608 38	1,740 32	6,072 70
6	3,422 00	.....	.....	442 78	147 00	4,011 78
7	7,250 75	.....	.....	2,003 77	169 00	9,423 52
8	1,060 00	120 00	4 80	7 50	1 00	1,193 30
9	2,329 00	.....	.....	.....	867 37	3,196 37
10	1,217 98	.....	.....	18 16	228 64	1,464 78
11	1,539 00	.....	.....	107 00	311 72	1,957 72
12	16,159 04	2,496 53	198 28	3,796 18	4,657 80	27,307 83
13	2,505 00	122 50	50 30	406 25	232 83	3,316 88
14	1,832 02	.....	.....	88 00	148 18	2,068 20
15	574 00	.....	.....	.....	68 05	642 05
16	5,627 00	.....	.....	495 95	863 14	6,986 09
17	8,983 90	.....	.....	.....	4,659 35	13,643 25
18	98,922 30	18,226 58	4,356 07	21,945 51	80,018 78	223,469 24
19	1,304 00	.....	.....	273 60	184 62	1,762 22
20	1,725 50	76 00	.....	16 75	194 15	2,012 40
21	1,006 00	.....	.....	85 00	299 67	1,390 67
22	1,472 00	.....	.....	68 42	141 62	1,682 04
23	875 00	.....	20 00	149 83	.....	1,044 83
24	5,778 90	.....	.....	584 53	1,672 05	8,035 48
25	2,137 00	.....	.....	22 28	272 89	2,432 17
26	75,987 81	11,760 08	1,657 53	4,196 33	39,882 36	133,484 11
27	952 00	.....	.....	703 65	149 12	1,804 77
28	17,312 12	122 78	.....	2,176 47	33,279 65	52,891 02
29	2,408 00	.....	.....	392 00	100 00	2,900 00
30	2,507 50	67 50	.....	16 00	417 00	3,008 00
31	82,965 70	4,302 00	1,142 09	7,057 95	28,057 26	123,525 00
32	2,683 00	28 49	.....	414 16	2,153 74	5,279 39
33	3,137 00	.....	.....	481 82	113 75	3,732 57
34	1,696 00	129 09	.....	86 57	323 89	2,235 55
35	3,518 00	.....	.....	350 24	812 60	4,680 84
36	3,014 00	.....	.....	323 90	586 87	3,924 77
37	1,883 00	.....	.....	210 70	44 00	2,137 70
38	2,076 00	.....	.....	10 00	255 14	2,341 14
39	2,432 00	111,655 96	.....	45 52	300 24	114,433 72
40	3,143 50	.....	.....	156 62	116 00	3,416 12
41	15,967 82	63,087 74	.....	30,920 49	11,446 92	121,422 97
42	12,776 25	.....	.....	28,710 97	122,049 93	163,537 15
43	2,371 00	54 31	.....	.....	355 95	2,781 26
44	26,465 15	60,785 21	188 37	3,956 47	8,511 79	99,906 99
45	1,568 00	.....	.....	5 40	733 10	2,306 50
46	102,319 93	140,573 73	2,604 68	2,096 56	43,667 57	291,262 47
47	209,283 44	4,750 14	323 14	20,032 70	110,659 52	345,048 94
48	3,010 00	.....	.....	1,592 17	.....	4,602 17
49	746 00	.....	.....	2 37	320 00	1,068 37
50	28,610 00	8,570 00	.....	82 20	7,054 87	44,317 07
51	1,496 50	.....	.....	51 14	506 11	2,053 75
1	787,370 36	426,966 64	10,545 26	137,251 90	509,480 05	1,871,614 21
2	625,848 64	488,896 90	11,758 24	112,726 54	345,856 04	1,585,086 36
3	161,521 72	.....	.....	24,525 36	163,624 01	286,527 85
4	.....	61,930 26	1,212 98	.....	.....	.....
5	42.07	22.81	.56	7.33	27.22	.....

TABLE T—PROTESTANT SEPARATE SCHOOLS

	No. 1 Grattan	No. 2 Hagarty	L'Original Village	Penetanguishene Town	Totals 1922
Number of Schools	1	1	1	2	5
	$ c.	$ c.	$ c.	$ c.	$ c.
Receipts:					
Balances from 1921	1,019 71	374 27	22 02	.....	1,416 00
Government grants	449 22	541 35	207 73	200 04	1,398 34
Municipal grants	16 72	11 35	.....	.....	28 07
Municipal assessments	1,321 00	305 00	992 94	12,500 00	15,118 94
Other sources	405 86	305 70	35	815 00	1,526 91
Totals	3,212 51	1,537 67	1,223 04	13,515 04	19,488 26
Expenditure:					
Teachers' salaries	1,000 00	853 20	882 80	8,629 02	11,365 02
School sites and buildings	96 35	48 15	.....	.....	144 50
Libraries, maps, apparatus, etc.	11 40	1 20	.....	1,009 11	1,021 71
Other expenses	1,435 00	421 70	327 04	3,796 82	5,980 56
Totals	2,542 75	1,324 25	1,209 84	13,434 95	18,511 79
Balances on hand	669 76	213 42	13 20	80 09	976 47
Teachers:					
Male	....	....	....	1	1
Female	1	1	1	7	10
Certificates	II	III	II	8 II	10 II; 1 III
Salaries	$1,000	$900	$900	Male, $1,750 Av. Fem.,$1,000	1 Male, $1,750 Av. Fem., $980
Pupils:					
Total number attending	26	30	18	369	443
Boys	15	15	9	175	214
Girls	11	15	9	194	229
Average attendance	16	22	12	266	316
No. in Primer	7	5	3	73	88
" 1st Book	..	2	5	54	61
" 2nd "	4	5	2	87	98
" 3rd "	8	10	2	67	87
" 4th "	6	8	6	88	108
" Beyond 4th Book	1	..	..	...	1
" Art	26	30	18	369	443
" Geography	26	30	10	232	298
" Music	..	30	..	369	399
" Literature	26	30	15	232	303
" Composition	26	30	15	232	303
" Grammar	7	8	6	111	132
" English History	19	23	3	157	202
" Canadian History	19	23	8	157	207
" Physiology and Hygiene	26	30	10	369	435
" Nature Study	26	30	10	369	435
" Physical Culture	26	30	18	369	443
" Algebra	1	..	..	....	1
" Agriculture	14	..	..	68	82
" Household Science	15	..	..	....	15
Brick or frame school house	Brick	Frame	Brick	1 Br.; 1 Fr.	3 Br.; 2 Fr.

TABLE U—REPORT ON NIGHT SCHOOLS

I. Night Elementary Schools

	Number of Schools	Teachers	Pupils Enrolled	Average Daily Attendance
Toronto	18	56	2,200	1,075
Woodbridge	1	1	10	6
York Tp., S.S. No. 28 (a) and (c)	2	2	53	27
Totals, 1922-23	21	59	2,263	1,108

II. Night High Schools

School	Number of Schools	Teachers	Pupils Enrolled	Average Daily Attendance
Brantford	1	2	24	21
Galt	1	5	22	10
Hamilton	1	14	240	48
London	1	10	95	36
Pembroke	1	2	38	10
St. Thomas	1	2	18	13
Toronto	2	41	1,208	223
Windsor	1	6	64	31
Totals, 1922-23	9	82	1,709	392

TABLE V—GENERAL

A General Statistical Abstract, exhibiting the comparative state and progress of and Vocational Schools from the year 1867

No.	Subjects Compared.	1867	1872	1877	1882	1887
1	Population	.....	1,620,851	.....	1,926,922	.....
2	High Schools (including Collegiate Institutes)	102	104	104	104	112
3	Continuation Schools	.....	.....	.....	.....	.....
4	Vocational Schools (Day)	.....	.....	.....	.....	.....
5	Public Schools	4,261	4,490	4,955	5,013	5,277
6	Roman Catholic Separate Schools	161	171	185	190	229
7	Grand total of above schools in operation	4,524	4,765	5,244	5,307	5,618
8	Pupils attending High Schools (including Collegiate Institutes and Night High Schools)	5,696	7,968	9,229	12,348	17,459
9	Pupils attending Continuation Schools	.....	.....	.....	.....	.....
10	Pupils attending Day Vocational Schools	.....	.....	.....	.....	.....
11	Pupils attending Evening Vocational Schools	.....	.....	.....	.....	.....
12	Pupils attending Public Schools (including Kindergarten and Night Schools)	382,719	433,256	465,908	445,364	462,839
13	Pupils attending Roman Catholic Separate Schools	18,924	21,406	24,952	26,148	30,373
14	Grand total of students and pupils attending High, Continuation, Vocational, Public and Separate Schools	407,339	462,630	500,089	483,860	510,671
15	Amount paid for the salaries of Public and Separate School Teachers	$1,093,517	1,371,594	2,038,099	2,144,449	2,458,540
16	Total amount paid for Public and Separate School purposes	$1,473,189	2,207,364	3,073,489	3,026,975	3,742,104
17	Amount paid for Continuation School Teachers' salaries	$.....	.....	.....	.....	.....
18	Total amount paid for Continuation School purposes	$.....	.....	.....	.....	.....
19	Amount paid for High School (and Collegiate Institute) Teachers' salaries	$ 94,820	141,812	211,607	253,864	327,452
20	Total amount paid for High School and Collegiate Institute purposes	$ 124,181	210,005	343,710	343,720	495,612
21	Amount paid for Vocational School Teachers' salaries	$.....	.....	.....	.....	.....
22	Total amount paid for Vocational School purposes	$.....	.....	.....	.....	.....
23	Grand total paid for Educational purposes as above	$1,597,370	2,417,369	3,417,199	3,370,695	4,237,716
24	Male Teachers in Public and Separate Schools	2,849	2,626	3,020	3,062	2,718
25	Female Teachers in Public and Separate Schools	2,041	2,850	3,448	3,795	4,876
26	Total Public and Separate School Teachers	4,890	5,476	6,468	6,875	7,594
27	Continuation School Teachers	.....	.....	.....	.....	.....
28	High School and Collegiate Institute Teachers	159	239	280	332	398
29	Day Vocational School Teachers	.....	.....	.....	.....	.....
30	Number of all Teachers, as specified above	5,049	5,715	6,748	7,189	7,992

* Included in Public and Separate School attendances. † Included with year ended six months after

STATISTICAL ABSTRACT

Education in Ontario, as connected with Public, Separate, Continuation, High to 1922, compiled from Returns to the Department of Education.

No.	1892	1897	1902	1907	1912	1917	1921	1922
1	2,114,321	.....	2,182,947	.....	‡2,527,292	.....	2,933,662	.....
2	128	130	134	143	148	162	170	175
3	.....	44	65	107	138	137	160	181
4	.....	.....	.....	.....	.....	11	14	16
5	5,577	5,574	5,671	5,819	5,939	6,103	6,280	6,289
6	312	340	391	449	513	548	621	656
7	6,017	6,088	6,261	6,518	6,738	6,961	7,245	7,317
8	22,837	24,390	24,472	30,331	32,608	¶ 33,024	¶41,040	¶46,340
9	.....	*1,618	*2,190	*4,744	6,094	¶5,104	¶7,505	¶8,777
10	.....	.....	.....	.....	.....	¶3,674	¶7,522	¶9,402
11	.....	.....	.....	.....	.....	¶14,597	¶32,545	¶33,511
12	458,553	453,256	420,094	413,510	429,030	458,436	503,769	515,202
13	37,466	41,620	45,964	51,502	61,297	70,048	83,977	88,546
14	518,856	519,266	490,530	495,343	529,029	584,883	676,358	701,778
15	2,752,629	2,886,061	3,198,132	4,389,524	6,109,547	8,398,450	15,473,049	16,690,982
16	4,053,918	4,215,670	4,825,160	7,556,179	11,273,960	14,111,835	29,714,793	31,920,884
17	.....	Included with No. 15	Included with No. 15	Included with No. 15	202,875	228,362	406,162	474,241
18	.....	Included with No. 16	Included with No. 16	Included with No. 16	265,087	324,621	649,474	881,431
19	472,029	532,837	547,402	783,782	1,232,537	1,554,049	2,531,069	2,963,001
20	696,114	715,976	769,680	1,213,697	1,953,061	2,418,975	4,790,211	6,742,875
21	.....	.....	.....	.....	.....	.....	625,849	799,193
22	.....	.....	.....	.....	.....	.....	1,585,086	1,891,845
23	4,750,032	4,931,646	5,594,840	8,769,876	13,492,108	16,855,431	36,739,564	41,437,035
24	2,770	2,784	2,311	1,813	1,511	1,317	1,641	1,740
25	5,710	6,344	7,320	8,387	9,617	11,445	12,763	13,132
26	8,480	9,128	9,631	10,200	11,128	12,762	14,404	14,872
27	.....	†44	†86	†140	226	241	286	323
28	522	579	593	750	917	1,051	1,302	1,420
29	.....	.....	.....	.....	.....	132	212	286
30	9,002	9,707	10,224	10,950	12,271	14,186	16,204	16,901

Public and Separate School Teachers. ‡Census of 1911. ¶Figures for the School the calendar year specified.

THE CONSOLIDATED SCHOOLS

No.	Consolidated School	Sections Consolidated	Assessment	No. of Class-rooms	Area of Grounds in acres
1	Barwick	4, 11, 12 Barwick, Rainy River District	$127,637	4	5
2	Dorion	1, 2, 3 Dorion, Thunder Bay Dist	82,440	2	5
3	Falls View	7, 9 Stamford, Welland Co	8,185,495	7	5½
4	Gooderham	2, 4, 5 Glamorgan, Haliburton Co	25,653	4	5
5	Grantham	5, 6 Grantham, Lincoln Co	386,450	7	5
6	Hudson	Hudson Tp., Timiskaming Dist	80,000	2	2½
7	Humber Heights	5 Etobicoke (3 schools), York Co,	404,906	5	3
8	Macdonald	6½, 7 Guelph, Wellington Co	402,905	4	3
9	Mallorytown	4, 5, 6 Front of Yonge, 19 Front of Escott, Leeds Co	290,885	4	7
10	Mindemoya	1, 4 Carnarvon, Manitoulin Island	123,700	4	5
11	Morley	7 Morley; 9 Morley and Dilke; 1 Long Sault, Rainy River Dist	276,725	3	8
12	Nipigon	1, 2, 3 Nipigon, Thunder Bay Dist	443,210	4	5½
13	Nobel	1 Carling; 3 Macdougall, Parry Sound Dist	237,000	2	5
14	North Mountain	9, 12, 13, 14 Mountain, Dundas Co	303,665	8	7
15	Paudash	1, 6, 7 Cardiff, Haliburton Co	12,210	1	
16	Savard	1, 3 Savard; 2 Robillard, Timiskaming Dist	166,621	3	5
17	Tamworth	3, 6, 10 Sheffield; 28 Camden, Lennox and Addington	250,000	5	5
18	Tweed	3, 5 Hungerford, Tweed Village, Hastings Co	743,034	6	3½
19	Wellington	11, 14, 15, 10 Hillier; 8, 10 Hallowell, Wellington Village, Prince Edward Co	1,215,153	9	6½
20	West Guilford	2, 3 Guilford, Haliburton Co	48,080	2	4
21	Wilberforce	2, 6 Monmouth; 8 Cardiff, Haliburton Co	27,494	2	3½
22	Burriss	1, 2 Burriss Tp., Rainy River Dist	98,800	2	10
23	Grant	3, 15 Nepean Tp., Carleton Co	638,810	6	5

THE CONSOLIDATED SCHOOLS (Continued)

No.	Consolidated School	No. and Type of Conveyances	Owned by Contractors or Section	Length of Routes in miles	No. of Pupils Conv'y'd	Drivers' Daily Wages	Average Cost per Day per Pupil Transp'd (in cents)	
							To Sect.	To Govt.
1	Barwick.....	2 horse-drawn	Cont.	4	40	$2 50	5.	7.5
				4		2 50		
2	Dorion.....	4 horse-drawn	Sect.	5½	66	3 50	5.8	8.7
				3¾		2 00		
				3		2 00		
				2½		2 00		
3	Falls View.....	1 motor	Cont.	7	53	10.50	22.4	9.6
		1 horse-drawn		4		6 50		
4	Gooderham.....	3 horse-drawn	Cont.	3½	50	4 50	9.4	14.1
				3		3 25		
				6		4 00		
5	Grantham.....	1 motor	Cont.	2½	28	3 75	8.4	5.
6	Hudson.....	1 motor	Sect.	6	80	2 00	3.8	5.7
		2 horse-drawn		7		2 00		
				4		3 50		
7	Humber Heights.	2 horse-drawn	Sect.	6½	46	5 00	15.2	6.5
				4¾		5 00		
8	Macdonald.....	street cars	.....	2	27	1 28	3.3	1.4
9	Mallorytown ...	4 horse-drawn	Cont.	5½, 4	59	2 50	7.3	3.9
				3		2 10		
				2		2 00		
10	Mindemoya.....	2 horse-drawn	Cont.	8	55	3 50	5.1	7.6
				9		3 50		
11	Morley.....	3 motors	Cont.	7	36	4 00	10.8	16 2
		3 sleighs		5		3 75		
				3		2 00		
12	Nipigon.....	2 motors	Cont.	7	27	6 50	14.	21.
				1½		3 00		
13	Nobel.....	1 motor	Sect.	5½	43	6 00	7.4	11.
		2 horse-drawn		3		3 00		
14	North Mountain.	2 motor	Cont.	7	103	7 00	11.3	4.8
		3 horse-drawn		4		6 00		
				3½		1 60		
				2¾		1 50		
				2½		60		
15	Paudash.....	2 horse-drawn	Cont.	5	31	3 00	7.7	11.6
				6		3 00		
16	Savard.....	5 horse-drawn	Sect.	6½	87	4 25	9.2	13.7
				4½		4 00		
				6¼		3 50		
				6¼		4 25		
				4		4 00		
17	Tamworth.....	3 horse-drawn	Cont.	4	62	1 50	3.9	5.8
		1 motor	Sect.	4		1 50		
				3½		1 95		
				3		1 05		
18	Tweed.....	2 motors	Sect.	7	100	2 00	10.5	4.5
		3 horse-drawn	Cont.	7		2 00		
				6		4 00		
				6		4 00		
				4		3 00		
19	Wellington.....	3 motors	Cont.	7	131	5 00	11.1	5.1
		2 horse-drawn		5		5 00		
				5½		8 00		
				6, 4		3 25		
20	West Guilford...	2 horse-drawn	Cont.	2½	47	2 00	6.7	10.1
		1 motor		3		2 75		
				1¾		1 75		
				1¾		1 40		
21	Wilberforce.....	1 horse-drawn	Sect.	6	22	3 70	6.7	10.1
22	Burriss.....	5 horse-drawn	Cont.	1½, 6	77	.....	.....	.....
23	Grant.....	1 motor	Sect.	2½	14	.....	.....	.....

THE CONSOLIDATED SCHOOLS (Continued)

No.	Consolidated School	No. of Pupils in Fifth Class	No. in Continuation School	Certificates of Teachers	Salaries	No. of Pupils Enrolled	Average Attendance
1	Barwick	21	....	1, I. 1, II.	$1,800 1,100	106	78
2	Dorion	3	....	2, II.	1,200 1,000	71	54
3	Falls View	....	....	6, II.	2,350 1,350 (2) 1,200 (2) 1,000	239	187
4	Gooderham	3	....	2, II.	1,100 1,000	96	75
5	Grantham	....	....	4, II.	1,350 1,100 (2) 1,000	165	116
6	Hudson	....	....	2, II.	1,500 1,000	100	64
7	Humber Heights	....	....	5, II.	1,800 (2) 1,100 (2) 1,000	203	179
8	Macdonald	....	....	1, I. 3, II. 1, K.P.	1,800 1,150 (3) 1,000	134	112
9	Mallorytown	23	....	1, I. 3, II.	1,600 1,100 (2) 1,000	136	98
10	Mindemoya	....	39	2, I 2, II.	1,500 (2) 1,300 1,000	124	105
11	Morley	4	....	1, I. 1, II. 1, III.	1,800 1,100 1,100	89	63
12	Nipigon	....	....	3, II.	1,200 (2) 1,000	110	99
13	Nobel	2	....	2, II.	1,400 1,100	56	39
14	North Mountain	....	35	1, H.S. Pr. 1, I. 4, II.	2,200 1,700 1,300 1,200 1,100 1,000	170	142
15	Paudash	....	....	1, II. 1, III.	800 800	38	28
16	Savard	7	....	2, II. 1, III.	1,400 1,000 985	90	56
17	Tamworth	....	87	2, I. 2, II. 1, III.	2,000 1,500 1,050 1,000 900	182	144
18	Tweed	....	....	6, II.	1,800 (5) 1,000	241	217
19	Wellington	....	41	2, I. 5, II.	2,000 1,225 1,100 (3) 1,000 900	257	219
20	West Guilford	2	....	1, II. 1, III.	1,100 900	56	40
21	Wilberforce	7	....	2, II.	1,000 900	53	47
22	Burriss	11	....	3, II.	1,400 (2) 1,100	86	
23	Grant	....	....	3, II.	1,600 (2) 1,300	124	

THE CONSOLIDATED SCHOOLS (Continued)
Cost of Maintenance

No.	Consolidated School	Teachers' Salaries	Secretary's Salary	Caretaker	Transportation	Fuel	Total
1	Barwick	$2,900 00	$35 00	$400 00	$1,000 00	$235 00	$4,570 00
2	Dorion	2,200 00	100 00	275 00	1,900 00	172 50	4,647 50
3	Falls View	7,432 94	75 00	1,847 22	3,508 00	1,772 50	14,635 66
4	Gooderham	1,840 00	36 50	77 78	1,497 70	53 41	3,505 39
5	Grantham	4,450 00	150 00	1,000 00	124 00 (2 mos.)	500 00	6,224 00
6	Hudson	2,500 00	50 00	200 00	1,966 19	200 00	4,916 19
7	Humber Heights	5,290 00	300 00	832 00	1,888 00	900 87	9,210 87
8	Macdonald	4,670 96	50 00	840 00	255 00	477 64	6,243 60
9	Mallorytown	4,720 00	50 00	600 00	1,517 00	712 75	7,599 75
10	Mindemoya	5,100 00	50 00	360 00	675 50	245 00	6,430 50
11	Morley	3,440 00	100 00	788 35	2,000 25	490 00	6,818 60
12	Nipigon	3,200 00	120 00	600 00	1,890 00	360 00	6,170 00
13	Nobel	2,500 00	50 00	.....	1,038 00	313 75	3,901 75
14	North Mountain	8,500 00	100 00	600 00	801 60 (3 mos.)	1,063 00	11,064 60
15	Paudash	1,122 38	80 00	70 70	660 00	60 00	1,993 08
16	Savard	3,385 00	150 00	250 00	4,000 00	200 00	7,985 00
17	Tamworth	6,450 00	10 00	480 00	1,305 00	874 00	9,119 00
18	Tweed	6,747 00	75 00	435 00	3,760 58	590 76	11,608 34
19	Wellington	8,225 00	100 00	830 00	4,752 00	1,127 00	15,034 00
20	West Guilford	2,000 00	40 00	90 00	1,570 00	80 00	3,780 00
21	Wilberforce	1,800 00	25 00	130 00	710 40	150 00	2,815 40
22	Burriss	School in operation only since September 1923; Complete report not yet available.					
23	Grant	do.	do.	do.	do.	do.	do.

THE CONSOLIDATED SCHOOLS (Continued)
Legislative Grants

No.	Consolidated School	Transportation	Salaries, Accommodations, Equipment	Fifth Class	Continuation School	Salaries Special	Total Grants
1	Barwick	$600 00	$1,302 00	$271 80	$	$200 00	$2,373 80
2	Dorion	1,125 60	1,305 00	.....	.....	200 00	2,630 60
3	Falls View	1,041 00	2,384 50	.....	.....	560 00	3,995 50
4	Gooderham	899 70	1,188 00	84 55	.....	200 00	2,372 25
5	Grantham	37 20 (2 mos.)	1,370 00	.....	.....	120 00	1,527 20
6	Hudson	818 25	1,260 00	.....	.....	200 00	2,278 25
7	Humber Heights	1,062 00	1,820 00	.....	.....	500 00	3,382 00
8	Macdonald	76 50	1,451 00	.....	.....	385 00	1,912 50
9	Mallorytown	568 88	1,578 00	156 54	.....	400 00	2,703 42
10	Mindemoya	810 60	1,070 00	.....	1,690 00	400 00	3,790 60
11	Morley	1,200 15	1,564 00	331 20	.....	260 00	3,355 35
12	Nipigon	680 40	1,584 00	.....	.....	300 00	2,564 40
13	Nobel	622 80	1,150 00	150 00	.....	200 00	2,123 00
14	North Mountain	360 72	1,320 00	.....	803 70	600 00	3,084 42
15	Paudash	396 00	510 00	.....	.....	150 00	1,056 00
16	Savard	1,874 11	1,373 00	.....	.....	260 00	3,507 11
17	Tamworth	857 22	890 00	.....	876 50	500 00	3,123 72
18	Tweed	937 80	2,050 00	.....	.....	600 00	3,587 80
19	Wellington	1,425 60	1,524 00	.....	635 90	630 00	4,215 50
20	West Guilford	942 00	977 00	.....	.....	200 00	2,119 00
21	Wilberforce	426 24	1,050 00	77 20	.....	200 00	1,755 44
22	Burriss	.....	.....	.....	.....	.....	.....
23	Grant	.....	.....	.....	.....	.....	.....

THE CONSOLIDATED SCHOOLS (Concluded)

No.	Consolidated School	Net Cost to Section of Maintenance	Net Cost to Section per Pupil of Enrolled Attendance	Net Cost to Section per Pupil of Average Attendance	Cost to Government per Pupil of Average Attendance	Total Cost per Pupil of Average Attendance
1	Barwick	$2,196 20	$20 72	$28 67	$30 43	$59 10
2	Dorion	2,016 90	28 41	37 35	48 71	86 06
3	Falls View	10,640 16	44 52	56 90	21 37	78 27
4	Gooderham	1,133 14	11 80	15 11	31 63	46 74
5	Grantham	4,696 80	28 47	40 49	13 17	53 66
6	Hudson	2,637 94	26 38	41 22	35 59	76 81
7	Humber Heights	5,828 87	28 71	32 56	18 90	51 46
8	Macdonald	4,331 10	32 32	38 67	17 08	55 75
9	Mallorytown	4,896 33	36 00	49 96	27 59	77 55
10	Mindemoya	2,459 90	19 84	23 42	37 81	61 23
11	Morley	2,463 25	27 68	39 10	53 26	92 36
12	Nipigon	3,605 60	32 78	36 42	25 90	62 32
13	Nobel	1,778 75	29 98	45 61	54 44	100 05
14	North Mountain	7,980 18	46 94	56 20	21 72	77 92
15	Paudash	877 08	23 08	31 32	37 71	69 03
16	Savard	4,477 89	49 75	79 96	62 63	142 59
17	Tamworth	5,995 18	32 94	41 63	21 68	63 31
18	Tweed	8,020 54	33 24	36 96	16 53	53 49
19	Wellington	10,818 50	42 09	49 40	19 25	68 65
20	West Guilford	1,661 00	29 66	41 52	52 97	94 49
21	Wilberforce	1,059 96	20 00	22 55	37 35	59 90
22	Burriss	.....	.....	.....	.....	.....
23	Grant	.....	.....	.....	.....	.....

FREE PUBLIC LIBRARIES

Statistics, 1922, showing Legislative Grants paid in 1923

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
1	Acton	.....	1,742	501 56	4,356	11,030	90 88	179 87
2	Ailsa Craig	R.R.	547	202 54	3,422	5,340	62 42	73 63
3	Almonte	R.R.	2,367	699 03	3,632	6,032	152 43	281 82
4	Amherstburg	R.R.	2,800	2,215 02	5,011	13,134	229 90	382 26
5	Arnprior	.....	4,500	851 98	4,552	8,260	200 00	471 77
6	Arthur	R.R.	1,222	400 47	4,031	6,771	73 03	116 66
7	Aurora	R.R	2,300	601 85	3,813	9,437	90 56	123 80
8	Aylmer	R.R.	2,242	1,229 54	9,140	20,589	245 61	436 30
9	Ayr	R.R.	817	624 19	4,438	7,003	114 37	117 49
10	Barrie	R.R.	7,000	3,845 19	8 513	35,639	260 00	1,133 37
11	Beamsville	R.R.	1,166	783 16	5,414	14,388	88 82	130 18
12	Beaverton	R.R.	1,100	225 05	2,142	1,330	71 92	61 22
13	Beeton	.....	600	10 71	2,612	2,468	10 00	.....
14	Belleville	R.R.	12,314	4,802 60	12,948	76,127	260 00	1,631 03
15	Belmont	.....	No annual report for 1922					
16	Bothwell	.....	650	182 78	3,183	4,827	28 62	45 00
17	Bracebridge	R.R.	2,463	1,492 13	5,910	16,486	230 43	320 35
18	Brampton	R.R.	4,970	3,058 61	7,942	24,857	260 00	456 96
19	Brantford	R.R.	31,091	12,328 91	34,999	148,006	260 00	3,136 47
20	Brighton	R.R.	1,353	385 73	4,448	5,820	69 52	99 06
21	Brockville	R.R.	9,384	3,406 12	16,343	34,611	260 00	642 83
22	Brussels	R.R.	950	1,137 49	4,749	6,370	110 07	50 70
23	Burk's Falls	R.R.	915	353 07	3,219	3,873	44 76	74 40
24	Campbellford	R.R.	3,100	1,787 96	3,360	27,126	231 95	530 59
25	Cardinal	R.R.	1,250	297 27	3,170	3,524	51 63	84 97
26	Carleton Place	R.R.	4,123	646 20	7,949	14,621	120 13	210 90
27	Cayuga	.....	800	117 77	1,951	757	15 00	.....
28	Chatham	R.R.	15,084	7,334 10	13,653	79,560	260 00	1,710 55
29	Chesley	R.R.	1,803	619 92	3,210	8,462	128 22	195 83
30	Clifford	.....	500	358 95	4,447	5,788	47 22	80 60
31	Clinton	R.R.	1,922	1,404 93	8,561	20,062	260 00	569 63
32	Collingwood	R.R.	6,237	4,184 86	10,780	17,868	260 00	290 57
33	Cornwall	R.R.	7,853	1,851 43	6,502	14,788	205 61	345 58
34	Delhi	R.R.	726	563 85	2,772	5,919	144 35	242 27
35	Deseronto	.....	No annual report for 1922					
36	Drayton	R.R.	602	659 45	3,904	6,540	118 38	135 41
37	Dresden	.....	No annual report for 1922					
38	Dundas	R.R.	5,094	3,470 46	7,095	34,882	177 05	427 07
39	Durham	R.R.	1,587	752 93	3,819	9,080	68 70	89 50
40	Elmira	R.R.	2,392	1,159 18	5,622	11,384	191 33	281 59
41	Elora	R.R.	1,200	1,065 77	8,219	9,417	183 10	270 79
42	Erin	.....	425	313 36	3,351	4,801	121 32	205 06
43	Essex	R.R.	1,600	1,225 73	4,240	9,061	207 06	238 31
44	Exeter	R.R.	1,507	1,026 76	5,092	10,746	85 82	150 55
45	Fergus	R.R.	1,762	1,152 00	5,005	12,072	74 97	97 30
46	Forest	R.R.	1,422	1,147 35	4,299	16,621	115 24	63 10
47	Fort Frances	R.R.	3,000	2,374 54	3,787	15,211	209 11	351 54
48	Fort William	R.R.	20,451	16,095 56	30,609	162,531	260 00	2,099 10
49	Fort William Br.	R.R.	.....	3,488 13	5,730	34,228	260 00	889 46
50	Galt	R.R.	13,322	7,228 83	11,362	58,974	260 00	689 73
51	Gananoque	R.R.	3,665	2,046 07	6,720	26,069	257 54	966 76
52	Garden Island	.....	75	27 00	5,000	495	20 13	24 50
53	Georgetown	R.R.	2,121	1,363 47	4,063	13,591	200 13	395 59
54	Glencoe	.....	900	155 98	2,100	.....	70 00	.....
55	Goderich	R.R.	4,700	2,514 23	6,486	23,747	260 00	571 65
56	Grand Valley	R.R.	582	833 03	3,663	5,602	84 93	169 77

FREE PUBLIC LIBRARIES (Continued)

Statistics, 1922, showing Legislative Grants paid in 1923 (Continued)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
57	Gravenhurst	.....	1,437	134 72	2,665	2,300	79 05	42 32
58	Grimsby	R.R.	1,897	1,408 60	4,799	20,116	188 05	458 08
59	Guelph	R.R.	18,420	9,825 59	22,396	122,082	260 00	2,043 77
60	Hagersville	R.R.	1,271	886 41	2,705	1,375	192 16	273 67
61	Hamilton	R.R.	120,235	62,929 50	55,859	374,066	260 00	8,650 88
62	Hamilton Br	R.R.	.....	2,304 44	10,663	122,456	260 00	1,983 13
63	Hanover	R.R.	2,842	2,053 78	4,433	17,729	226 91	344 54
64	Harriston	R.R.	1,311	1,729 78	4,268	33,840	89 09	95 26
65	Hensall	.....	780	356 63	2,378	6,013	85 45	169 48
66	Hespeler	R.R.	2,707	1,356 45	5,588	12,865	226 16	408 23
67	Hillsburg	R.R.	350	358 29	262	3,560	71 80	222 78
68	Ignace	.....	300	202 85	666	.....	95 00	175 00
69	Ingersoll	R.R.	5,385	2,167 67	6,792	25,934	257 05	643 62
70	Kemptville	R.R.	1,200	700 41	4,183	12,110	92 47	144 96
71	Kenora	R.R.	6.200	2,864 26	4,829	24,747	225 06	459 11
72	Kincardine	R.R.	2,200	819 38	4,668	5,087	91 55	133 15
73	Kingston	R.R.	21,975	12,033 00	19,660	162,471	260 00	4,069 27
74	Kingsville	R.R.	2,000	849 56	4,964	11,604	154 33	257 89
75	Kitchener	R.R.	23,571	12,173 09	18,448	94,185	260 00	2,689 68
76	Lakefield	R.R.	1,193	462 34	1,572	8,502	151 97	247 79
77	Lanark	.....	583	106 75	2,065	2,681	22 86	.....
78	Lancaster	.....	No annual report for 1922					
79	Leamington	R.R.	3,668	1,702 04	6,229	23,502	259 70	384 23
80	Lindsay	R.R.	7,831	3,432 68	9,018	24,294	260 00	789 46
81	Listowel	R.R.	2,400	1,149 11	5,650	11,264	104 33	183 30
82	Little Britain	R.R.	200	418 56	2,458	2,238	104 03	161 79
83	London	R.R.	61,369	21,532 05	45,341	238,881	260 00	4,220 09
84	London, East	R.R.	.....	2,536 39	8,432	40,712	260 00	625 45
85	London, South	.....	.....	1,831 53	3,737	28,215	200 00	658 56
86	London, Southeast	.....	.....	2,843 71	2,391	35,362	200 00	944 34
87	Lucknow	R.R.	950	972 84	3,321	10,335	52 03	219 78
88	Markdale	R.R.	1,000	708 94	3,472	7,609	56 39	81 89
89	Merrickville	.....	900	352 91	3,422	3,873	48 09	139 10
90	Merritton	.....	2,800	348 56	2,858	8,699	81 41	160 56
91	Midland	R.R.	7,129	3,190 37	9,004	37,022	256 91	887 40
92	Millbrook	R.R.	740	418 03	2,980	7,765	104 10	148 88
93	Milverton	R.R.	1,054	711 16	3,557	7,088	38 65	82 62
94	Mimico	R.R.	4,385	3,478 75	4,305	29,055	248 62	997 58
95	Mitchell	R.R.	1,801	782 47	5,723	6,269	86 52	132 02
96	Mount Forest	R R.	1,752	1,057 81	4,674	12,492	108 89	179 60
97	Newcastle	.....	Library made free by vote, May 30th, 1923					
98	New Hamburg	R.R.	1,401	665 83	3,098	7,537	78 84	98 41
99	New Liskeard	R.R.	2,300	1,923 74	5,189	11,162	215 53	364 10
100	Newmarket	R.R.	3,590	826 78	4,627	10,217	96 19	168 47
101	Niagara Falls	R R	15,404	8,816 70	18,586	81,737	260 00	1,962 48
102	North Bay	R.R.	11,768	5,663 38	7,577	43,654	260 00	991 34
103	Norwich	R.R.	1,307	1,069 79	3,817	15,240	171 72	297 88
104	Norwood	.....	No annual report for 1922					
105	Oakville	R.R.	3,286	1,208 40	5,333	7,329	206 09	294 02
106	Oakwood	R.R.	250	171 14	2,187	1,822	51 71	.....
107	Orangeville	R.R.	2,503	1,594 49	7,359	17,123	153 40	330 08
108	Orillia	R.R.	7,750	2,836 12	8,918	36,577	260 00	510 08
109	Oshawa	R.R.	10,126	3,680 16	6,542	32,885	260 00	1,259 54
110	Ottawa	R.R.	116,205	84,606 97	82,937	289,828	260 00	8,954 04
111	Ottawa, South	R.R.	.....	2,033 35	3,840	20,274	241 77	385 72
112	Ottawa, West	R.R.	.....	3,185 60	6,724	29,190	260 00	735 64

FREE PUBLIC LIBRARIES (Continued)

Statistics, 1922, showing Legislative Grants paid in 1923 (Continued)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
113	Otterville	.....	600	152 82	2,313	4,060	46 34	91 24
114	Owen Sound	R.R.	12,360	4,935 88	10,466	43,996	260 00	1,108 83
115	Paisley	R.R.	749	598 99	5,975	10,096	103 62	172 51
116	Palmerston	R.R.	1,800	2,165 88	3,470	9,629	88 64	128 56
117	Paris	R.R.	4,400	1,917 87	12,735	33,857	260 00	383 71
118	Parkhill	R.R.	1,213	734 29	2,894	5,317	144 38	158 98
119	Parry Sound	.....	3,500	1,352 27	4,324	25,001	168 90	430 89
120	Pembroke	R.R.	8,309	3,121 94	7,751	28,505	260 00	1,260 35
121	Penetanguishene	R.R.	4,009	1,805 16	6,953	15,811	248 81	391 90
122	Perth	R.R.	3,800	1,653 23	5,133	17,946	120 71	170 51
123	Peterborough	R.R.	21,605	9,450 68	19,566	101,766	260 00	1,612 40
124	Picton	R.R.	3,282	2,385 97	7,936	27,835	260 00	553 20
125	Port Arthur	R.R.	15,681	9,846 27	17,824	106,106	260 00	434 71
126	Port Carling	R.R.	363	362 45	2,129	3,558	106 30	139 13
127	Port Colborne	R.R.	3,420	1,035 62	2,970	11,556	235 84	364 64
128	Port Elgin	R.R.	1,500	1,104 47	5,558	12,149	121 97	245 99
129	Port Hope	R.R.	4,575	1,718 95	8,007	27,000	95 35	230 51
130	Port Rowan	.....	627	186 98	1,987	1,798	36 78	53 24
131	Prescott	R.R.	2,723	1,514 64	7,493	20,619	245 18	545 60
132	Preston	R.R.	5,580	3,297 04	9,569	29,681	260 00	559 56
133	Renfrew	R.R.	4 787	3,323 95	5,551	46,010	249 37	673 89
134	Richmond Hill	R.R.	1,165	342 57	4,952	8,829	70 09	98 76
135	Ridgeway	.....	750	228 89	2,774	4,120	32 68	96 79
136	St. Catharines	R.R.	21,194	10,595 21	15,376	97,713	260 00	2,403 96
137	St. Mary's	R.R.	4,017	1,561 63	10,293	24,176	169 25	332 58
138	St. Thomas	R.R.	17,779	9,017 04	17,963	101,204	260 00	1,761 51
139	Saltfleet	.....	250	530 59	3,353	12,885	47 82	152 19
140	Sarnia	R.R.	15,176	7,830 66	17,680	61,894	260 00	1,789 31
141	Sault Ste. Marie	R.R.	22,039	8,584 00	11,490	86,400	260 00	1,227 20
142	Sault Ste. Marie, W.	R.R.	.....	2,035 81	2 232	25,028	260 00	613 06
143	Schreiber	R.R.	1,402	256 25	1,737	6,275	39 00	53 95
144	Seaforth	R.R.	1,985	1,424 55	6,332	15,850	256 60	444 15
145	Shelburne	R.R.	1,100	674 21	4,812	7,911	95 25	216 95
146	Simcoe	R.R.	3,951	4,871 24	11,674	28,574	260 00	759 88
147	Smith's Falls	R.R.	7,000	2,345 57	7,259	26,850	241 70	749 94
148	South River	.....	500	94 45	1,178	1,154	23 77	61 45
149	Springfield	.....	432	152 75	2,257	3,481	28 08	37 58
150	Stayner	.....	1,030	157 90	2,368	1,814	40 00	.....
151	Stirling	R.R.	850	832 28	2,973	7,616	148 62	285 38
152	Stouffville	R.R.	1,084	776 48	6,668	18,706	240 11	283 63
153	Stratford	R.R.	18,244	6,944 31	16,638	77,232	260 00	2,210 13
154	Strathroy	R.R.	2,642	805 16	9,677	37,377	105 56	158 47
155	Streetsville	.....	600	358 84	3,021	5,263	59 03	76 20
156	Sudbury	R.R.	9,076	1,751 57	2,845	21,040	164 32	325 18
157	Sundridge	.....	455	63 27	1,041	1,546	20 07	32 12
158	Sutton, West	R.R.	751	270 81	1,835	7,863	53 50	59 00
159	Swansea	.....	1,890	83 80	343	3,311	10 00	.....
160	Tara	R.R.	537	464 05	2,186	5,712	112 73	175 48
161	Tavistock	R.R.	990	916 87	4,767	8,604	80 41	146 71
162	Teeswater	R.R.	833	846 06	5,239	9,514	98 24	178 61
163	Thorold	R.R.	5,205	1,852 81	7,102	10,643	112 14	206 29
164	Tilbury	.....	No annual report for 1922					

FREE PUBLIC LIBRARIES (Concluded)

Statistics, 1922, showing Legislative Grants paid in 1923 (Concluded)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
165	Tillsonburg	R.R.	3,020	1,717 68	4,758	21,358	187 49	325 25
166	Toronto:—							
166	Beaches	R.R.	538,771	13,232 06	13,149	151,904	255 00	1,758 47
167	Church	R.R.	.....	21,572 58	57,415	84,160	260 00	982 67
168	College	R.R.	.....	116,312 84	190,743	693,143	260 00	16,156 15
169	Deer Park	R.R.	.....	11,093 38	13,362	108,031	255 00	1,482 32
170	Dovercourt	R.R.	.....	23,116 72	22,510	295,577	260 00	2,636 27
171	Earlscourt	R.R.	.....	16,270 61	13,110	210,421	255 00	2,368 52
172	Eastern	R.R.	.....	9,176 22	8,592	95,168	245 99	2,160 62
173	High Park	R.R.	.....	14,773 13	16,673	174,599	255 00	1,890 77
174	Municipal	R.R.	.....	2,728 20	1,818	9,027	250 00	752 27
175	Northern	R.R.	.....	6,486 87	8,964	49,888	252 41	1,008 77
176	Queen & Lisgar	R.R.	.....	11,495 97	18,048	106,489	255 00	1,578 92
177	Riverdale	R.R.	.....	19,978 69	20,086	243,399	260 00	2,149 12
178	Western	R.R.	.....	13,321 66	15,896	138,050	255 00	1,870 82
179	Wychwood	R.R.	.....	12,072 77	12,721	126,382	255 00	1,337 42
180	Yorkville	R.R.	.....	11,354 84	16,759	107,284	255 00	1,338 47
181	Trenton	R.R.	6,000	3,637 25	4,281	45,229	253 32	1,263 07
182	Uxbridge	R.R.	1,389	827 25	7,052	11,952	78 03	93 49
183	Walkerton	R.R.	2,200	1,818 85	5,331	13,019	233 91	321 02
184	Walkerville	R.R.	7,377	11,175 64	11,304	73,421	260 00	1,586 48
185	Wallaceburg	R.R.	4,530	2,696 91	5,293	33,910	173 66	279 49
186	Waterford	.....	1,102	861 18	1,653	6,322	113 10	265 56
187	Waterloo	R.R.	6,096	3,257 48	12,640	26,208	260 00	368 17
188	Watford	R.R.	1,039	745 91	4,796	11,525	97 22	150 01
189	Welland	R.R.	8,888	9,194 39	5,086	23,148	214 34	450 03
190	Weston	R.R.	3,299	1,738 67	5,472	32,535	252 16	419 09
191	Whitby	R.R.	4,174	1,428 89	4,262	17,809	185 72	310 70
192	Windsor	R.R.	42,122	17,785 47	36,184	166,558	260 00	4,784 21
193	Wingham	R.R.	2,470	1,176 32	7,371	13,790	260 00	406 03
194	Woodstock	R.R.	10,196	4,903 60	13,170	570,023	260 00	1,008 61
195	Wroxeter	.....	344	320 54	6,170	2,385	48 37	98 98
	Totals	.....	1,582,851	873,686 21	1,731,827	7,791,492	32,083 02	149,453 08

ASSOCIATION PUBLIC LIBRARIES

Statistics, 1922, showing Legislative Grants paid in 1923

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
1	Admaston	.....	Rural	27 66	1,542	852	10 00	.....
2	Agincourt	.....	450	299 14	1,934	4,842	185 44	264 63
3	Allenford	.....	542	211 24	452	3,056	60 74	160 75
4	Alliston	.....	1,321	878 06	1,027	11,210	125 35	246 86
5	Alma	.....	No annual report for year 1922					
6	Alton	.....	419	118 80	5,268	3,927	28 03	47 43
7	Angus	.....	420	103 32	1,129	1,820	30 22	47 05
8	Arkona	.....	418	157 35	2,918	1,690	26 20	40 82
9	Assiginack, Manitowaning P.O.	.....	No annual report for year 1922					
10	Athens	.....	775	236 46	2,166	4,804	33 15	185 61
11	Atwood	.....	600	84 75	1,316	1,353	15 71	26 83
12	Auburn	R.R.	250	71 79	1,742	1,684	24 37	.....
13	Badjeros	.....	Rural	69 67	790	493	21 86	45 45
14	Bala	.....	350	89 65	396	425	45 26	60 00
15	Bancroft	.....	800	288 45	719	3,047	44 66	118 56
16	Bath	R.R.	350	165 38	1,173	3,993	32 25	.....
17	Bayfield	.....	387	189 67	986	2,511	20 43	88 87
18	Bayham	.....	No annual report for year 1922					
19	Baysville	.....	168	132 79	1,167	2,036	27 80	99 76
20	Beachville	.....	No annual report for year 1922					
21	Beechwood	.....	Rural	203 69	1,662	1,681	97 49	121 41
22	Belwood	.....	350	187 15	2,837	1,312	51 35	84 65
23	Birch Cliff	.....	1,742	450 43	955	4,121	102 17	344 74
24	Blenheim	R.R.	1,650	670 39	5,557	12,952	109 62	85 71
25	Bloomfield	.....	600	7 50	819	.....	25 00	.....
26	Blyth	.....	700	113 65	2,644	2,656	32 01	66 15
27	Bobcaygeon	R.R.	943	338 23	3,703	3,668	118 81	138 75
28	Bolton	.....	650	179 30	2,362	5,360	65 35	61 80
29	Bowmanville	R.R.	3,200	565 46	5,365	11,789	97 29	135 30
30	Bridgeburg	.....	2,600	379 71	3,003	4,439	74 73	149 49
31	Brigden	.....	No annual report for year 1922					
32	Brooklin	.....	Rural	174 59	3,329	3,112	28 24	20 33
33	Brougham	.....	300	13 20	300	.....	35 00	.....
34	Brownsville	.....	250	302 75	2,103	4,210	65 28	156 66
35	Brucefield	.....	No annual report for year 1922					
36	Burgessville	.....	200	233 22	1,158	1,568	33 55	101 07
37	Burlington	R.R.	2,484	973 55	5,090	19,633	115 18	303 53
38	Burnstown	.....	No annual report for year 1922					
39	Caledon	.....	500	189 07	3,341	1,050	74 98	129 85
40	Cambray	.....	280	171 75	2,554	1,100	60 16	108 55
41	Camden, East	.....	200	131 25	2,135	420	36 31	86 90
42	Canfield	.....	750	151 89	1,194	2,285	63 14	107 20
43	Cannington	R.R.	900	185 07	4,371	3,964	51 15	62 00
44	Capreol	.....	No annual report for year 1922					
45	Cargill	.....	250	283 58	3,619	4,884	94 00	156 83
46	Chalk River	R.R.	400	150 75	87	.....	37 38	12 50
47	Chatsworth	.....	303	223 79	1,808	1,371	38 56	107 51
48	Cheapside	.....	500	78 70	2,631	1,121	16 41	62 00
49	Chesterville	.....	149	420 41	977	4,988	37 08	136 23
50	Claremont	.....	350	189 85	2,940	1,901	43 43	75 20
51	Clarksburg	R.R.	600	375 56	2,744	6,716	88 02	123 73
52	Clarkson	.....	200	98 49	594	1,312	29 52	41 07
53	Claude	.....	37	87 15	3,756	773	43 09	71 75
54	Cobourg	R.R.	5,400	765 68	5,440	18,045	109 25	148 55
55	Cochrane	.....	3,000	392 22	626	2,515	117 05	193 60
56	Colborne	R.R.	1,000	122 75	2,247	699	31 55	42 75
57	Coldstream	.....	100	80 88	2,129	2,443	47 55	27 43
58	Coldwater	.....	635	135 71	2,353	7,187	15 72	53 15
59	Comber	R.R.	600	368 32	2,503	6,760	80 06	60 71
60	Cookstown	.....	500	121 00	1,898	672	31 67	82 44
61	Copétown	.....	Rural	289 54	228	200	142 15	206 97

ASSOCIATION PUBLIC LIBRARIES (Continued)

Statistics, 1922, showing Legislative Grants paid in 1923 (Continued)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
62	Copleston	.....	Re-organized, October 26th, 1923				50 00	.....
63	Copper Cliff	.....	3,500	1,054 91	3,184	15,562	193 41	525 16
64	Craighurst	.....	No annual report for year 1922					
65	Creemore	.....	653	243 40	766	4,177	40 51	84 83
66	Delaware	.....	No annual report for year 1922					
67	Delta	.....	400	185 88	1,291	2,423	55 25	110 08
68	Depot Harbour	.....	800	160 42	1,379	3,461	65 62	143 55
69	Don	.....	150	115 39	1,904	552	33 50	63 13
70	Dorchester	.....	500	162 56	1,280	2,344	56 88	127 45
71	Drumbo	.....	400	161 56	3,094	3,993	66 43	112 91
72	Duart	.....	No annual report for 1922					
73	Dundalk	.....	600	352 28	1,793	3,431	15 00	235 90
74	Dungannon	.....	Rural	144 84	2,754	3,442	36 96	72 39
75	Dunnville	.....	3,500	847 30	6,435	14,849	200 00	522 12
76	Dutton	R.R.	900	654 83	2,849	10,030	145 14	289 97
77	East Linton	.....	200	94 18	450	33	15 97	50 00
78	Elmvale	.....	320	191 64	2,726	4,566	44 83	119 59
79	Elmwood	.....	Rural	197 15	1,804	2,762	36 53	47 85
80	Embro	R.R.	500	192 40	651	4,210	32 69	51 90
81	Emo	.....	500	140 78	972	3,958	45 45	71 82
82	Emsdale	.....	No annual report for 1922					
83	Ennotville	.....	Rural	254 61	5,093	1,194	73 14	130 00
84	Espanola	.....	3,500	1,214 13	2,574	4,100	95 98	309 50
85	Ethel	R.R.	550	175 16	1,557	1,695	47 35	43 20
86	Fenelon Falls	R.R.	1,028	431 07	5,122	4,554	69 27	87 25
87	Fenwick	R.R.	360	353 35	936	1,634	55 85	245 62
88	Flesherton	.....	410	92 90	1,251	1,914	16 77	20 25
89	Fonthill	R.R.	1,000	272 76	4,195	6,568	81 60	119 95
90	Fordwich	.....	221	87 00	2,316	1,024	19 34	27 76
91	Forester's Falls	.....	1,557	76 70	1,484	1,346	18 68	31 03
92	Fort Erie	.....	1,500	270 26	4,265	3,888	64 88	103 53
93	Frankford	R.R.	900	318 84	1,183	3,113	41 22	24 90
94	Fullarton	.....	No annual report for 1922					
95	Glamis	.....	Rural	57 82	1,059	1,366	14 45	17 95
96	Glanworth	.....	100	178 47	578	846	31 12	23 85
97	Glen Allen	.....	200	46 00	1,404	536	10 00	9 74
98	Glen Morris	.....	250	316 47	3,167	989	32 47	58 30
99	Gore Bay	R.R.	650	240 95	813	1,004	72 22	33 45
100	Gore's Landing	.....	200	62 95	1,773	1,356	13 08	30 23
101	Gorrie	.....	400	39 98	2,133	657	15 34	26 39
102	Grafton	.....	250	90 39	1,235	1,595	29 02	60 74
103	Granton	.....	300	152 11	147	131	108 11	140 14
104	Haileybury	.....	3,433	78 87	767	642	50 00	25 00
105	Haliburton	.....	1,200	44 58	1,923	1,711	16 61	3 23
106	Harrietsville	.....	Rural	200 25	1,380	2,825	69 79	147 60
107	Harrington	.....	200	92 08	2,173	1,240	26 62	49 63
108	Harrow	.....	750	422 19	2,227	5,271	62 24	117 02
109	Hastings	.....	No annual report for 1922					
110	Hawkesbury	.....	5,089	123 72	802	1,364	16 00	.....
111	Hawkesville	.....	No annual report for 1922					
112	Hepworth	.....	No annual report for 1922					
113	Highgate	R.R.	1,000	668 23	981	5,900	71 93	145 33
114	Highland Creek	.....	680	70 83	1,871	1,062	10 00	18 00
115	Hillsdale	.....	300	77 45	2,112	1,004	18 87	36 85
116	Hillview	.....	290	18 05	626	1,001	10 00	.....
117	Holstein	.....	300	186 40	2,383	3,311	50 74	82 40
118	Honeywood	.....	100	71 01	969	1,095	28 47	42 13
119	Huntsville	R.R.	2,316	454 28	4,513	4,157	80 37	120 33
120	Inglewood	.....	400	124 20	1,636	1,450	52 19	94 20
121	Inkerman	.....	300	222 82	113	988	101 83	170 98
122	Inwood	.....	350	110 46	1,986	3,777	15 00	.....
123	Iroquois	R.R.	840	195 21	2,077	3,395	57 54	129 36

ASSOCIATION PUBLIC LIBRARIES (Continued)

Statistics, 1922, showing Legislative Grants paid in 1923 (Continued)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
124	Iroquois Falls	.....	1,798	514 30	583	812	231 96	400 22
125	Islington	.....	Rural	190 06	3,324	6,096	79 21	137 00
126	Ivanhoe	.....	540	70 37	96	223	21 36	44 27
127	Jarvis	R.R.	500	139 84	3,958	2,672	37 67	50 95
128	Kars	.....	Rural	127 42	1,940	845	44 37	75 06
129	Kearney	.....	No annual report for 1922					
130	Kemble	.....	400	182 32	1,604	1,093	33 19	51 75
131	Kinmount	.....	1,897	166 75	1,804	4,597	15 00	57 60
132	Kintore	.....	300	134 15	2,039	2,090	51 72	74 15
133	Kirkfield	.....	200	142 30	2,513	1,672	55 69	94 80
134	Kirkton	.....	200	116 50	694	1,189	32 97	17 29
135	Komoka	.....	300	175 51	1,574	1,526	38 83	76 23
136	Lake Charles	.....	250	36 97	2,146	489	13 08	30 02
137	Lakeside	.....	Rural	134 30	142	208	84 08	128 95
138	Lefroy	.....	Rural	53 10	1,049	1,333	18 22	29 45
139	Linwood	.....	No annual report for 1922					
140	Long Branch	.....	Organized, January 25th, 1923					
141	Lorne Park	.....	230	55 10	681	470	26 27	37 15
142	Lucan	.....	700	334 34	1,868	5,011	79 19	108 32
143	Lyn	R.R.	250	177 27	1,230	2,372	47 62	31 34
144	Madoc	.....	1,056	430 59	3,216	8,367	36 90	166 33
145	Mandaumin	.....	200	232 93	1,655	2,083	73 17	142 40
146	Manilla	.....	200	363 77	5,466	3,188	146 64	253 28
147	Manotick	.....	No annual report for 1922					
148	Maple	.....	No annual report for 1922					
149	Markham	.....	1,000	609 55	2,988	3,014	15 51	162 54
150	Markstay	.....	No annual report for 1922					
151	Marksville	.....	450	106 27	941	4,282	16 37	20 50
152	Marmora	.....	1,000	504 38	823	7,299	100 48	238 10
153	Martintown	.....	376	373 60	1,162	2,078	30 89	282 55
154	Matilda, Brinston P.O.	.....	100	87 00	609	1,926	21 81	32 50
155	Maxville	.....	900	285 11	697	3,151	62 70	108 50
156	Meaford	R.R.	2,400	1,054 90	6,210	18,403	247 10	457 85
157	Melbourne	.....	210	149 64	1,341	1,296	21 96	38 95
158	Metcalfe	.....	No annual report for 1922					
159	Mildmay	.....	No annual report for 1922					
160	Millbank	.....	500	286 39	1,018	2,873	93 61	165 95
161	Millgrove	.....	No annual report for 1922					
162	Milton	.....	2,000	506 78	5,060	9,131	134 90	266 81
163	Minden	.....	300	78 62	2,168	1,447	22 07	29 10
164	Monkton	.....	300	85 96	1,484	1,784	20 61	25 85
165	Mono Centre	.....	60	45 80	952	879	20 08	36 55
166	Mono Mills	.....	320	.....	848	.....	50 00	.....
167	Mono Road	.....	120	84 20	1,472	1,820	27 94	39 10
168	Moorefield	.....	600	124 78	415	1,600	18 97	40 50
169	Morrisburg	R.R.	1,500	393 69	3,625	5,412	104 27	84 30
170	Morriston	.....	250	97 93	1,589	1,502	20 27	46 48
171	Mount Albert	R.R.	550	362 63	1,759	3,224	74 72	173 38
172	Mount Brydges	.....	371	109 52	1,201	779	24 26	22 61
173	Mount Hope	.....	200	223 46	720	2,600	17 54	49 66
174	Nanticoke	.....	100	72 40	2,619	1,243	12 61	20 85
175	Napanee	R.R.	2,863	1,075 19	9,661	16,702	207 55	345 80
176	Napier	.....	200	66 95	657	621	28 80	61 65
177	Newburgh	R.R.	432	166 30	2,533	1,558	24 55	20 70
178	Newbury	.....	300	85 39	1,302	1,987	10 00	22 50
179	New Dundee	R.R.	371	143 65	1,354	2,844	51 92	31 65
180	Newington	.....	300	95 27	1,003	1,750	20 09	24 86
181	New Toronto	.....	3,126	457 31	593	8,900	186 58	403 56
182	Niagara	R.R.	1,508	453 75	9,810	16,812	162 06	206 66
183	Norland	.....	380	124 25	1,575	2,432	22 79	80 35
184	North Cobalt	.....	No annual report for 1922					

ASSOCIATION PUBLIC LIBRARIES (Continued)

Statistics, 1922, showing Legislative Grants paid in 1923 (Continued)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
185	North Gower	.....	350	143 82	2,464	3,670	17 61	42 00
186	Odessa	R.R.	700	167 30	1,567	1,557	40 52	33 60
187	Omemee	R.R.	500	202 53	1,813	1,324	48 06	53 93
188	Orono	.....	No annual report for 1922					
189	Oxford Mills	.....	300	71 76	1,354	982	20 00	29 75
190	Pakenham	.....	No annual report for 1922					
191	Palermo	.....	100	61 96	209	426	29 07	41 16
192	Park Head	.....	250	105 51	702	1,989	17 66	32 55
193	Pickering	R.R.	600	230 13	2,059	2,658	71 58	90 78
194	Pinkerton	.....	Rural	121 62	2,199	1,010	26 20	41 87
195	Plattsville	.....	600	231 80	2,834	3,432	59 33	113 00
196	Plympton, Camlachie P.O.	.....	335	113 49	1,826	2,655	48 71	77 35
197	Point Edward	.....	1,300	95 40	4,188	1,843	15 00	.....
198	Port Credit	.....	1,200	401 85	3,489	8,667	43 83	102 00
199	Port Dover	R.R.	1,500	413 52	1,198	2,170	50 00	150 00
200	Port Perry	R.R.	1,200	370 22	3,156	6,244	75 64	57 29
201	Port Stanley	.....	721	258 32	2,434	4,810	56 59	89 92
202	Powassan	.....	510	341 65	1,363	3,982	145 21	260 25
203	Princeton	R.R.	300	259 00	914	2,240	25 00	.....
204	Queensville	.....	300	150 91	2,548	2,637	30 06	79 38
205	Rainy River	.....	No annual report for 1922					
206	Ridgetown	R.R.	2,300	322 13	4,597	6,346	81 64	126 24
207	Ripley	.....	800	128 58	2,233	2,695	32 37	27 67
208	Riversdale	.....	400	21 00	1,540	1,701	.....	.....
209	Rodney	.....	756	226 15	1,522	2,221	32 52	109 35
210	Romney	.....	149	123 04	4,225	1,454	53 53	82 85
211	Rossdale	.....	Rural	109 25	488	605	66 06	69 42
212	Runnymede	.....	4,500	414 41	2,941	4,465	81 00	255 60
213	Russell	R.R.	700	324 09	822	2,137	70 02	60 13
214	St. George	R.R.	700	436 11	5,593	3,762	37 32	105 30
215	St. Helen's	.....	Rural	106 98	2,536	1,973	21 60	59 20
216	Sandwich	.....	Organized, April 9th, 1923					
217	Scarboro'	.....	Rural	164 01	5,472	2,735	61 36	150 05
218	Scarboro' Bluffs	.....	No annual report for 1922					
219	Scotland	R.R.	400	258 36	2,122	1,909	59 88	40 67
220	Shakespeare	.....	Re-organized, November 29th, 1923					
221	Sheddon	.....	400	177 08	2,246	1,400	21 92	51 85
222	Shetland	.....	350	307 24	1,370	4,636	75 19	124 58
223	Singhampton	.....	100	62 07	342	540	30 00	19 50
224	Smithville	.....	500	164 23	1,353	3,779	25 96	46 54
225	Solina	.....	Rural	43 33	586	651	30 30	42 10
226	Sombra	.....	215	393 35	650	756	115 26	297 27
227	Sonya	.....	300	76 13	399	737	21 44	24 63
228	Southampton	.....	1,710	247 56	6,278	7,230	37 36	137 90
229	Southcote	.....	Rural	41 16	201	201	30 00	30 00
230	South Mountain	.....	350	173 43	1,161	1,404	23 51	88 10
231	South Woodslee	.....	Rural	174 20	57	61	74 29	73 20
232	Sparta	.....	Re-organized, October 27th, 1923				50 00	.....
233	Speedside	.....	250	57 73	1,694	475	11 56	31 01
234	Stevensville	.....	350	131 53	988	1,928	49 05	60 62
235	Strathcona	.....	340	95 08	1,710	713	19 69	45 00
236	Stratton	.....	126	105 85	190	612	45 07	43 73
237	Sydenham	R.R.	200	329 72	1,948	3,511	89 36	99 53
238	Thamesford	.....	600	174 39	2,957	3,325	33 15	58 30
239	Thamesville	R.R.	817	345 48	2,634	2,419	89 97	113 45
240	Thedford	.....	600	161 75	3,537	4,073	59 53	105 33
241	Thornbury	.....	No annual report for 1922					
242	Thorndale	.....	400	271 11	1,166	29,712	75 84	138 06
243	Thornhill	.....	350	148 24	618	541	50 18	77 93
244	Tiverton	.....	300	100 77	1,524	1,581	13 95	44 60
245	Tobermory	.....	385	124 42	180	464	66 28	103 70

ASSOCIATION PUBLIC LIBRARIES (Concluded)

Statistics, 1922, showing Legislative Grants paid in 1923 (Concluded)

No.	Library	Reading Room	Population	Total Expenditure	Volumes in Library	Circulation	Legislative Grant paid in 1923	Amount expended on Books in 1922
				$ c.			$ c.	$ c.
246	Tottenham	.....	600	73 40	2,642	2,149	10 00	16 40
247	Trout Creek	.....	404	59 95	1,189	852	18 89	24 78
248	Tweed	.....	1,400	388 58	2,571	8,111	53 06	126 71
249	Underwood	R.R.	216	220 29	855	1,552	56 42	135 85
250	Unionville	.....	500	62 51	1,896	1,913	14 69	19 58
251	Vankleek Hill	.....	1,646	526 66	1,803	2,000	117 27	184 54
252	Varna	.....	Rural	166 82	219	2,144	49 89	99 71
253	Victoria, Caledonia P.O.	.....	Rural	146 50	3,936	999	20 01	110 37
254	Victoria Mines, Coniston P.O.	R.R.	1,500	110 37	1,595	2,081	44 91	58 32
255	Victoria Road	.....	500	124 85	694	204	10 00	78 96
256	Walton	.....	Rural	21 20	1,487	1,466	10 00	.....
257	Wardsville	.....	212	142 42	2,336	3,344	44 85	80 90
258	Warkworth	.....	2,400	200 43	1,640	731	15 00	.....
259	Waterdown	.....	800	209 03	1,316	4,037	16 25	63 25
260	Wellesley	.....	600	183 11	2,702	1,710	38 92	61 13
261	Westford	.....	150	4 05	2,359	.....	.....	.....
262	West Lorne	.....	850	260 44	1,681	4,893	86 46	193 57
263	White Lake	.....	130	73 35	988	770	33 81	54 85
264	Wiarton	R.R.	1,809	534 89	3,786	6,329	95 34	186 38
265	Williamstown	.....	300	52 00	2,480	1,218	10 00	.....
266	Winchester	R.R.	1,058	193 22	2,060	4,758	47 16	44 79
267	Woodville	R.R.	440	147 98	2,608	1,197	49 37	.....
268	Worthington	R.R.	350	219 13	805	1,271	85 24	78 83
269	Wyoming	.....	450	173 60	1,299	842	71 77	13 51
270	Zephyr	.....	625	107 28	1,616	1,756	20 18	41 90
271	Zurich	.....	1,500	109 65	456	813	15 00	34 65
	Totals	.....	164,082	52,603 50	476,930	742,019	12,483 90	22,147 76

Six new libraries were added during 1923.

Two libraries were added to the list of Free Libraries during 1923: Newcastle and Swansea. Of these libraries, Swansea was formerly an Association Library.

Five Association Libraries have been added to the list. Four of these, Granton, Inkerman, Long Branch and Sandwich, are new libraries. Shakespeare is a reorganized library.

Grants to Historical, Literary and Scientific Institutions

The following Historical, Literary and Scientific Institutions, etc., duly reported according to the requirements of the Act, and received the undermentioned grants during the fiscal year ending October 31st, 1923:

	$ c.
Brant Historical Society	100 00
Elgin Historical and Scientific Association	100 00
Essex Historical Society	100 00
Huron Institute	100 00
Kent Historical Society	100 00
Kingston Historical Society	100 00
L'Alliance Francaise, Ottawa	400 00
Lennox and Addington Historical Society	100 00
Lundy's Lane Historical Society	200 00
London and Middlesex Historical Society	100 00
Niagara Historical Society	350 00
Ontario Historical Society	1,000 00
Thunder Bay Historical Society, Fort William	100 00
Wentworth Historical Society	200 00
Women's Canadian Historical Society of Ottawa	400 00
Women's Canadian Historical Society of Toronto	200 00
Women's Wentworth Historical Society	300 00
Hamilton Scientific Association	400 00
Royal Canadian Institute	2,500 00
Club Litteraire Canadien Francais, Ottawa	300 00
L'Institut Canadien Francais, Ottawa	300 00
Ottawa Field Naturalists' Club	200 00
Royal Astronomical Society, Toronto	600 00
Society of Chemical Industry	300 00
Ontario Library Association	400 00
St. Patrick's Literary Association of Ottawa	200 00
Waterloo Historical Society	100 00
United Empire Loyalists	200 00
York Pioneers	200 00
Intitut Jeanne D'Arc, Ottawa	200 00
Le Cercle Social, Ottawa	200 00
Folk Lore Society	100 00
Grenville Pioneer and Historical Society	100 00
Georgian Bay Historical Society	200 00
Parry Sound Historical Society	100 00
Owen Sound Historical Society	100 00
Gore Bay Historical Society	50 00
Little Current Historical Society	50 00
Manitowaning Historical Society	50 00
Aryan Society	200 00
Le Cercle St. Francois d'Assise	300 00

APPEN
TEACHERS'
FINANCIAL

Name of Institute	Total Registered Attendance of Members	Receipts		
		Government Grant	Municipal Grant	Members' Fees
		$ c.	$ c.	$ c.
1 Algoma East	172	.....	.....	86 00
2 Algoma (Eastern Division)	36	50 00	.....	18 00
3 Brant	140	50 00	50 00	102 00
4 Bruce East	120	50 00	50 00	.....
5 Bruce West	130	50 00	50 00	27 00
6 Carleton East	195	50 00	50 00	92 50
7 Carleton West, and Lanark East	103	50 00	83 19	103 50
8 Dufferin	111	50 00	100 00	83 75
9 Dundas	100	50 00	50 00	100 00
10 Elgin East	111	50 00	50 00	55 00
11 Elgin West	121	50 00	50 00	.....
12 Essex North	84	25 00	50 00	.....
13 Essex South	177	50 00	50 00	44 25
14 Frontenac North, and Addington	56	25 00	25 00	14 00
15 Frontenac South	105	50 00	50 00	26 25
16 Glengarry	112	50 00	.....	18 00
17 Grey East	67	50 00	50 00	4 75
18 Grey West	130	50 00	50 00	65 00
19 Grey South	113	50 00	50 00	23 00
20 Haldimand	108	50 00	50 00	27 25
21 Haliburton	48	25 00	25 00	10 25
22 Halton	119	50 00	50 00	58 00
23 Hastings Centre	102	50 00	50 00	45 50
24 Hastings North	58	25 00	25 00	14 50
25 Hastings South, and Belleville	141	50 00	82 59	36 00
26 Huron East	130	50 00	50 00	57 50
27 Huron West	136	50 00	50 00	63 50
28 Kenora	48	.....	.....	.....
29 Kent East	108	.....	.....	52 00
30 Kent West, and City of Chatham	162	50 00	50 00	40 50
31 Lambton East	108	50 00	50 00	56 00
32 Lambton West	162	50 00	164 54	82 00
33 Lanark West, and Smith's Falls	128	50 00	50 00	28 00
34 Leeds East, and Brockville (No. 2)	114	50 00	50 00	56 00
35 Leeds West (No. 1)	85	50 00	50 00	44 00
36 Leeds and Grenville (No. 3)	89	50 00	50 00	42 00
37 Lennox	105	50 00	25 00	48 75
38 Lincoln	136	50 00	50 00	61 59
39 Manitoulin	62	50 00	.....	61 00
40 Middlesex East	103	50 00	100 00	64 00
41 Middlesex West	107	50 00	50 00	53 00
42 Muskoka	103	50 00	.....	48 50
43 Nipissing, and Timiskaming South	87	50 00	.....	43 50
44 Norfolk	109	50 00	50 00	113 00
45 Northumberland and Durham, No. 1	102	50 00	100 00	.....
46 Northumberland and Durham, No. 2	102	50 00	50 00	.....
47 Northumberland and Durham, No. 3	84	50 00	.....	.....
48 Ontario North	99	50 00	50 00	47 50
49 Ontario South	113	50 00	50 00	52 00
50 Oxford	234	75 00	75 00	107 00
51 Parry Sound East	80	50 00	.....	13 25
52 Parry Sound West	74	.....	.....	18 50
53 Peel	122	50 00	50 00	122 00
54 Perth and City of Stratford	232	75 00	75 00	116 00
55 Peterborough	107	50 00	50 00	49 50
56 Prescott and Russell	91	50 00	.....	22 70

DIX M
INSTITUTES
STATEMENT

	Balances and Other Sources	Total Receipts	Expenditure				Balances
			Printing, Postage, etc.	Libraries, Educational Journals, etc.	Miscellaneous	Total Expenditure	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	133 86	219 86	6 96	.....	105 00	111 96	107 90
2	87 25	155 25	7 85	15 50	59 30	82 65	72 60
3	140 94	342 94	36 39	109 89	106 45	252 73	90 21
4	366 28	466 28	21 59	14 00	115 75	151 34	314 94
5	302 02	429 02	12 25	155 00	137 75	305 00	124 02
6	34 65	227 15	5 82	50 00	94 70	150 52	76 63
7	101 07	337 76	68 02	18 25	153 33	239 60	98 16
8	246 87	480 62	55 25	129 75	174 95	359 95	120 67
9	148 30	348 30	20 74	7 00	217 00	244 74	103 56
10	272 96	427 96	51 63	61 25	207 22	320 10	107 86
11	184 56	284 56	4 98	.....	37 86	42 84	241 72
12	129 42	204 42	8 00	.....	72 00	80 00	124 42
13	400 45	544 70	30 65	.....	277 86	308 51	236 19
14	34 41	98 41	5 50	28 11	64 80	98 41	.....
15	167 85	294 10	20 52	9 50	75 00	105 02	189 08
16	210 00	278 00	11 38	.....	75 00	86 38	191 62
17	117 96	222 71	11 05	60 50	115 36	186 91	35 80
18	121 59	286 59	17 36	37 00	81 55	135 91	150 68
19	251 09	374 09	15 09	120 00	47 00	182 09	192 00
20	771 31	898 56	11 70	12 50	263 77	287 97	610 59
21	63 58	123 83	7 20	25 15	69 35	101 70	22 13
22	188 50	346 50	29 65	210 87	100 65	341 17	5 33
23	121 51	267 01	20 95	89 46	41 00	151 41	115 60
24	87 50	152 00	7 57	15 00	72 85	95 42	56 58
25	40 90	209 49	8 38	49 13	45 45	102 96	106 53
26	238 98	396 48	16 00	61 75	60 92	138 67	257 81
27	179 36	342 86	39 97	11 25	176 10	227 32	115 54
28	47 61	47 61	6 70	.....	10 00	16 70	30 91
29	489 30	541 30	55 94	.....	72 55	128 49	412 81
30	349 16	489 66	9 80	63 55	35 35	108 70	380 96
31	29 69	185 69	19 45	52 66	112 07	184 18	1 51
32	155 61	452 15	29 87	6 95	205 00	241 82	210 33
33	309 32	437 32	12 86	126 00	122 30	261 16	176 16
34	90 08	246 08	15 00	51 00	86 00	152 00	94 08
35	89 39	233 39	12 57	83 63	126 05	222 25	11 14
36	258 85	400 85	15 85	.....	85 00	100 85	300 00
37	20 37	144 12	16 05	21 75	88 10	125 90	18 22
38	126 07	287 66	17 98	52 30	120 88	191 16	96 50
39	166 50	277 50	6 05	22 50	44 46	73 01	204 49
40	202 08	416 08	22 10	7 10	91 58	120 78	295 30
41	263 30	416 30	33 66	42 50	82 60	158 76	257 54
42	151 11	249 61	12 97	25 50	54 90	93 37	156 24
43	32 02	125 52	11 98	9 35	58 25	79 58	45 94
44	246 41	459 41	42 86	50 00	178 30	271 16	188 25
45	291 61	441 61	17 00	129 81	122 30	269 11	172 50
46	479 29	579 29	162 93	.....	267 88	430 81	148 48
47	209 76	259 76	3 39	.....	197 50	200 89	58 87
48	53 25	200 75	8 95	50 00	137 65	196 60	4 15
49	246 15	398 15	12 00	36 90	100 30	149 20	248 95
50	57	257 57	12 68	65 02	111 15	188 85	68 72
51	210 26	273 51	11 93	3 25	36 60	51 78	221 73
52	136 20	154 70	10 80	.....	17 00	27 80	126 90
53	48 99	270 99	8 66	50 22	185 31	244 19	26 80
54	308 59	574 59	28 44	171 13	238 65	438 22	136 37
55	88 34	237 84	24 63	52 50	102 41	179 54	58 30
56	297 16	369 86	22 05	148 40	117 92	288 37	81 49

TEACHERS'

FINANCIAL

Name of Institute	Total Registered Attendance of Members	Receipts		
		Government Grant	Municipal Grant	Members' Fees
		$ c.	$ c.	$ c.
57 Prince Edward	101	50 00	50 00	91 00
58 Rainy River	69	50 00	.....	69 00
59 Renfrew North	135	50 00	50 00	59 00
60 Renfrew South	154	50 00	50 00	66 30
61 Simcoe East	120	50 00	50 00	32 50
62 Simcoe North	124	50 00	.....	31 00
63 Simcoe South-West	110	50 00	.....	49 50
64 Stormont	139	50 00	50 00	58 50
65 Sudbury	190	50 00	.....	44 75
66 Thunder Bay	245	50 00	59 40	61 25
67 Timiskaming North	75	50 00	.....	75 00
68 Timiskaming Centre	....	50 00	.....	.....
69 Victoria	143	50 00	50 00	74 75
70 Waterloo	298	100 00	81 55	162 50
71 Welland	238	75 00	63 00	56 00
72 Wellington North	89	50 00	50 00	22 50
73 Wellington South	161	50 00	50 00	84 50
74 Wentworth	143	50 00	50 00	131 00
75 York, No. 1	95	50 00	50 00	44 00
76 York, No. 2	162	50 00	50 00	97 50
77 York, No. 3	146	50 00	.....	73 00
78 York, No. 4	162	50 00	50 00	78 50
79 *Ontario Educational Association	....	2,000 00	.....	927 40
CITIES				
80 Brantford	122	50 00	50 00	38 50
81 Guelph	63	25 00	50 00	.....
82 Hamilton	434	150 00	150 00	272 50
83 Kingston	83	50 00	50 00	39 00
84 London	247	75 00	75 00	230 00
85 Ottawa	425	125 00	100 00	306 00
86 Peterborough	82	50 00	50 00	61 50
87 St. Catharines and Niagara Falls	105	50 00	50 00	52 50
88 Toronto	269	75 00	75 00	63 25
89 "	272	75 00	75 00	66 25
90 "	274	75 00	75 00	68 75
91 "	236	75 00	75 00	61 25
92 "	238	75 00	75 00	62 00
93 "	181	75 00	75 00	48 75
94 "	266	75 00	75 00	62 75
95 Windsor and Walkerville	233	75 00	75 00	100 60
Totals, 1922	12,910	6,900 00	4,459 27	6,540 84
Totals, 1921	13,309	6,275 00	4,411 50	6,244 00
Increases	....	625 00	47 77	296 84
Decreases	....	.....	.....	.....

*Statement for 1922-3.

INSTITUTES (Concluded)

STATEMENT (Concluded)

	Balances and Other Sources	Total Receipts	Expenditure: Printing, Postage, etc.	Expenditure: Libraries, Educational Journals, etc.	Expenditure: Miscellaneous	Expenditure: Total Expenditure	Balances
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
57	3 07	194 07	20 75	50 20	103 12	174 07	20 00
58	73 10	192 10	9 35	20 65	95 30	125 30	66 80
59	179 49	338 49	19 00	25 00	156 65	200 65	137 84
60	300 11	466 41	11 35	102 25	43 00	156 60	309 81
61	250 94	383 44	20 00	156 50	153 00	329 50	53 94
62	41 72	122 72	13 00	34 00	70 45	117 45	5 27
63	235 54	335 04	14 94	81 75	188 16	284 85	50 19
64	172 54	331 04	13 25	80 55	163 66	257 46	73 58
65	173 85	268 60	15 58	.....	62 60	78 18	190 42
66	102 81	273 46	36 36	51 00	129 60	216 96	59 50
67	75 13	200 13	15 32	.....	66 50	81 82	118 31
68	132 94	182 94	1 84	.....	28 30	30 14	152 80
69	138 34	313 09	25 20	35 00	100 35	160 55	152 54
70	184 80	528 85	64 00	98 08	269 98	432 06	96 79
71	248 72	442 72	13 89	169 90	163 52	347 31	95 41
72	115 21	237 71	36 78	89 32	21 00	147 10	90 61
73	368 89	553 39	45 07	92 75	229 30	367 12	186 27
74	338 50	569 50	65 67	110 87	377 12	553 66	15 84
75	292 27	436 27	90 76	107 35	99 68	297 79	138 48
76	311 97	509 47	74 57	75 19	209 02	358 78	150 69
77	386 66	509 66	77 85	102 50	271 43	451 78	57 88
78	215 90	394 40	82 75	113 60	105 10	301 45	92 95
79	3,969 63	6,897 03	1,519 72	.....	3,200 26	4,719 98	2,177 05
80	19 84	158 34	6 00	79 00	70 34	155 34	3 00
81	26 73	101 73	3 19	55 00	33 70	91 89	9 84
82	168 28	740 78	31 85	225 00	152 00	408 85	331 93
83	91 73	230 73	10 66	116 35	71 84	198 85	31 88
84	62 44	442 44	34 16	45 84	137 00	217 00	225 44
85	360 88	891 88	47 90	156 44	469 85	674 19	217 69
86	21 05	182 55	1 00	30 75	124 00	155 75	26 80
87	67 98	220 48	9 99	50 01	45 54	105 54	114 94
88	179 93	393 18	28 67	124 00	233 25	385 92	7 26
89	284 20	500 45	34 02	374 93	91 50	500 45	.....
90	312 98	531 73	43 23	74 50	397 70	515 43	16 30
91	161 27	372 52	45 95	.....	322 62	368 57	95
92	240 54	452 54	32 96	75 73	240 00	348 69	103 85
93	643 56	842 31	52 17	33 96	672 16	758 29	84 02
94	261 84	474 59	33 75	80 93	353 50	468 18	6 41
95	104 19	354 79	57 39	11 72	111 25	180 36	174 43
	21,859 78	39,759 89	3,977 49	5,743 50	16,089 38	25,810 37	13,949 52
	18,730 20	35,660 70	2,698 64	5,807 92	12,341 19	20,847 75	14,812 95
	3,129 58	4,099 19	1,278 85	.....	3,748 19	4,962 62	.....
	.....	.....	.....	64 42	.....	.....	863 43

APPEN
FIFTH CLASSES

Inspectorate		Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Algoma (in part)	1	U. 2 Tarbutt and Laird	MacLennan
	2	4 Laird and McDonald	Bar River
	3	1 McDonald	Echo Bay
Brant and North Norfolk (in part)	4	11 Windham	Vanessa, R. R. 3
Bruce, East	5	Mildmay	Mildmay
	6	3 Amabel and Arran	Allenford
	7	2 Brant and Greenock	Cargill
Bruce, West	8	Tiverton	Tiverton
	9	3 Greenock	Chepstow, R. R. 1
Dundas	10	4 Winchester	Winchester, R. R. 1
Elgin, East	11	7 Yarmouth	Sparta
	12	13 Yarmouth	St. Thomas, R. R. 5
Elgin, West	13	1 Aldboro'	Rodney
Grey, East	14	U.12 Artemesia	Priceville
	15	3 Euphrasia	Kimberley
	16	U. 4 Euphrasia	Heathcote
Grey, South	17	Neustadt	Neustadt
Grey, West	18	14 Keppel	North Keppel
Haldimand	19	3 Walpole	Selkirk
Haliburton and E. Muskoka	20	3 Dysart	Haliburton
	21	Gooderham Consolidated	Gooderham
	22	4 Monmouth	Tory Hill
	23	Wilberforce Consolidated	Wilberforce
	24	1 McLean	Baysville
Halton and Wentworth (in part)	25	9 West Flamboro'	Dundas, R. R. 4
	26	10 West Flamboro'	Puslinch, R. R. 3
Hastings, Centre	27	1 Hungerford	Thomasburg
	28	13 Hungerford	Bogart
	29	1 and 3 Huntingdon	West Huntingdon
	30	10 Huntingdon	Crookston
	31	20 Rawdon	Springbrook
Huron, East	32	7 Howick	Gorrie
	33	17 Howick	Fordwich
Huron, West	34	Hensall	Hensall
	35	Bayfield	Bayfield
	36	U. 8 Ashfield	Dungannon
	37	7 Hay	Zurich
	38	5 Stephen	Crediton
	39	U.16 Stephen	Dashwood
	40	6 Usborne	Woodham, R. R. 1
	41	4 West Wawanosh	Lucknow, R. R. 1

DIX N

922-23

Name of Principal and Degree if any	Teachers: Professional Certificate	Teachers: Annual Salary, 1923	Pupils: No. of Pupils	Pupils: Average Daily Attendance	Grade of Fifth Class: A	Grade of Fifth Class: B	Grade of Fifth Class: C	Total Value of Approved Equipment	Legislative Grant
		$						$ c.	$ c.
1 Marguerite Martin	II	1,400	12	10	....	1	....	133 71	156 74
2 Reginald Canning	II	1,350	9	8	....	....	1	88 95	127 80
3 Jean MacDougall	II	1,200	6	5	....	1	....	235 31	177 06
4 Revah E. Miller	II	1,000	5	4	....	1	....	218 78	86 87
5 Wilfred W. Tanner	I	1,400	5	4	....	1	....	566 80	144 75
6 Reginald Koch	I	1,350	11	10	1	....	....	189 57	123 80
7 Marguerite McIntyre	II	1,100	5	4	....	1	....	160 35	80 66
8 Maude B. Alexander	II	1,300	8	7	....	1	....	386 86	134 58
9 Elizabeth T. Clifford	II	1,000	3	3	....	....	1	121 45	67 15
10 Clara Allison	II	1,000	2	2	1	....	....	360 20	145 37
11 Emma B. Fritz	II	1,200	7	2	....	1	....	258 69	90 87
12 Selma M. Caverly	I	1,300	2	2	....	....	1	201 50	75 15
13 Margaret Kelly	II	1,100	3	2	....	....	1	97 05	64 80
14 Corah G. Patterson	I	1,100	12	10	....	1	....	139 35	78 94
15 G. Blanche Murphy	II	1,150	10	8	....	1	....	250 89	90 09
16 Della E. Agnew	II	1,000	3	3	....	1	....	135 35	78 13
17 H. M. Ermel	II	1,250	2	2	....	1	....	210 42	121 04
18 Laura J. McFarlane	I	900	3	2	....	....	1	85 00	88 50
19 John Henry	II	1,750	28	26	1	....	....	724 62	160 00
20 W. N. Campbell	II	1,200	5	4	1	....	....	336 91	143 09
21 Anna McLay	II	1,100	4	3	....	1	....	270 97	84 55
22 Gladys Durling	II	1,000	4	4	....	....	1	129 71	67 97
23 Harvey Knight	II	1,000	10	7	....	1	....	248 00	77 20
24 Isobel Bowes	II	1,100	7	6	....	1	....	210 75	163 00
25 Verna J. McLaughlin	I	1,400	7	4	....	1	....	327 48	122 72
26 Nina M. Kirk	I	1,200	5	4	....	1	....	183 82	108 29
27 Earl Davidson	I	1,400	6	5	1	....	....	238 19	87 73
28 Elizabeth McGrath	I	1,175	3	2	1	....	....	123 99	102 40
29 Lottie Sprague	I	1,400	11	10	1	....	....	250 87	115 08
30 Anna W. Wilson	II	1,200	3	3	1	....	....	127 00	77 70
31 Laura West	II	1,200	7	5	1	....	....	91 10	74 11
32 Gordon Jefferson	II	1,650	4	3	....	1	....	278 30	92 83
33 Geo. H. Jefferson	II	1,650	24	19	1	....	....	357 33	145 73
34 James L. Kerr	I	1,300	46	41	1	....	....	507 00	183 40
35 Mary C. Smith	I	1,100	3	2	1	....	....	341 00	172 50
36 Frederick Ross	II	1,500	11	8	1	....	....	236 00	133 60
37 Melville Milliken	II	1,400	25	22	1	....	....	322 00	147 40
38 Merton Morley	II	1,100	20	17	1	....	....	449 00	154 20
39 Peter B. Moffatt	I	1,350	8	7	1	....	....	356 00	170 00
40 Lila McCullock	I	1,435	13	13	1	....	....	276 00	162 60
41 DorothyDouglas	I	1,100	7	6	1	....	....	234 00	158 40

FIFTH CLASSES

Inspectorate		Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Kenora (in part), etc.	42	Sioux Lookout	Sioux Lookout
Kent, West	43	9 Chatham	Tupperville
	44	1 Romney	Merlin
	45	6 Romney	Coatsworth
Lambton, East	46	8 Euphemia	Inwood, R. R. 1
	47	23 Enniskillen	Petrolia, R. R. 1
Lambton, West	48	Courtright	Courtright
	49	6 Moore	Corunna
	50	11 Moore	Brigden
	51	7 Sombra	Sombra
Leeds and Grenville, No. 1	52	Newboro	Newboro
Leeds and Grenville, No. 2	53	Mallorytown Consolidated	Mallorytown
Leeds and Grenville, No. 3	54	1 & 5 Oxford and Marlborough.	Burritt's Rapids
Lincoln	55	10 S. Grimsby	Smithville, R. R. 1
Manitoulin and Algoma (in part)	56	1 Rutherford	Killarney
	57	1 Lewis	Cutler
Middlesex, East	58	14 & 9 N. and S. Dorchester	Mossley, R. R. 1
	59	16 Darlington	Enniskillen
Northumberland and Durham, No. 1	60	3 Manvers	Pontypool
	61	7 Manvers	Janetville
Northumberland and Durham, No. 3	62	16 & 18 Murray and Brighton.	Wooler
Ontario, North	63	U. 4 Brock	Manilla
	64	1 Mara	Brechin, R. R. 1
	65	5 Scott	Zephyr
Ontario, South	66	8 Pickering	Whitevale
Oxford, North	67	6 E. Zorra	Hickson
Oxford, South	68	6 Dereham	Mt. Elgin
Parry Sound, South	69	U. 1 Chapman	Magnetawan
	70	7 Humphrey	Rosseau
	71	1 McKellar	McKellar
	72	Nobel Consolidated	Nobel
	73	1 Wallbridge	Byng Inlet
Parry Sound, East, etc.	74	4 Himsworth, South	Callander
	75	1 McConkey	Loring
	76	1 Nipissing	Nipissing
	77	Kearney	Kearney
	78	Sundridge	Sundridge
	79	Trout Creek	Trout Creek
Perth, North	80	U. 6 Logan and Elma	Monkton
Peterborough, W., and Victoria, E.	81	3 Somerville	Kinmount

1922-23 (Continued)

Name of Principal and Degree if any	Professional Certificate	Annual Salary, 1923	Pupils: No. of Pupils	Pupils: Average Daily Attendance	Grade of Fifth Class: A	Grade of Fifth Class: B	Grade of Fifth Class: C	Total Value of Approved Equipment	Legislative Grant
		$						$ c.	$ c.
42 N. G. Hanley	I	2,000	19	15	1	....	....	377 47	344 36
43 Gladys Morgan	I	1,200	6	4	....	1	....	284 11	93 41
44 Laura McAlister	II	1,200	3	2	....	....	1	88 91	63 89
45 Annie Cole	II	1,100	8	7	....	1	....	90 62	74 06
46 Edna M. Aitchison	I	1,200	5	4	....	....	1	90 31	89 03
47 Sadie M. Cran	I	1,100	4	3	....	....	1	40 00	59 00
48 Edward Witty	II	1,200	8	2	....	1	....	230 05	123 00
49 Gladys Callaghan	II	1,200	6	5	....	....	1	117 89	66 79
50 Wm. E. Jarrott	II	1,200	26	23	1	....	....	484 08	147 86
51 Thos. C. Hewitt	II	1,100	3	2	....	1	....	93 75	74 37
52 B. Frank Bolton	II	1,200	6	4	1	....	....	178 65	157 45
53 W. L. Oliver	I	1,620	23	16	1	....	....	215 40	156 54
54 Stella B. McCreary	I	1,400	7	5	....	1	....	335 34	123 43
55 Mrs. Ethel Aikenhead	I	1,200	7	6	....	....	1	189 86	98 99
56 Edward Osendorff	I	1,500	5	4	....	1	....	80 00	146 00
57 Basil O. Young	II	1,350	6	4	....	1	....	112 00	152 40
58 Kathleen Robb	II	1,100	6	6	....	1	....	195 59	79 64
59 E. E. Staples	II	1,100	3	2	....	1	....	58 55	71 48
60 Mrs. I. Carscadden	II	1,100	3	3	....	....	1	61 75	61 17
61 G. A. Biggs	II	1,100	3	2	....	1	....	68 00	71 80
62 Eva M. Rose	I	1,200	16	14	1	....	....	300 95	138 00
63 Mrs. W. A. Townshend	II	1,200	10	9	1	....	....	244 67	134 46
64 Alice Speedie	II	1,200	6	5	....	....	1	20 28	57 03
65 Julius Rynard	II	1,350	8	6	....	1	....	211 03	86 10
66 Ada Wainman	II	1,200	6	5	....	1	....	95 47	74 55
67 Louie May Currah	II	1,100	6	5	....	1	....	81 45	73 15
68 Arthur W. Pow	I	1,500	7	5	1	....	....	239 98	158 99
69 Godfrey Grunig	II	1,600	13	11	....	1	....	490 62	207 34
70 C. E. Stuart	II	2,000	15	11	1	....	....	244 41	266 88
71 Beryl J. Johnston	I	1,200	9	8	1	....	....	322 71	284 54
72 Mrs. G. Ketcheson	II	1,400	2	2	....	1	....	101 05	150 20
73 J. H. Stubbs	II	1,500	10	6	1	....	....	264 63	271 54
74 Roy W. Warnica	II	1,500	7	5	1	....	....	250 00	270 00
75 Thomas McKay	II	1,200	6	2	....	1	....	236 00	177 20
76 Wilfrid Barbour	II	1,350	3	3	....	1	....	298 00	189 60
77 Joseph R. Teasdale	II	1,400	12	10	....	1	....	440 00	284 00
78 Lorne Skuce	II	1,400	12	10	1	....	....	354 00	348 00
79 J. B. Marshall	II	1,100	4	3	....	1	....	318 00	262 60
80 Eldon H. Twamley	II	1,450	4	3	....	1	....	220 84	87 08
81 C. J. Nixon	II	1,200	3	2	1	....	....	222 76	132 27

FIFTH CLASSES

Inspectorate		Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Prescott and Russell	82	U. 2 Cumberland	Vars
	83	4 Cumberland	Leonard, R. R. 1
	84	5 Cumberland	Cumberland
	85	U.10 Plantagenet, North	Pendleton
	86	1 Plantagenet, South	Bradley Creek
	87	4 Plantagenet, South	Fournier
	88	L'Orignal	L'Orignal
Rainy River	89	5 Lash	Emo
	90	Morley Consolidated	Stratton
	91	Barwick Consolidated	Barwick
	92	U. 3 Devlin and Burriss	La Vallee
	93	5 Shenstone	Barwick
Renfrew, North	94	3 Buchanan	Chalk River
	95	6 Ross	Forester's Falls
Simcoe, East	96	Port McNicoll	Port McNicoll
	97	Victoria Harbour	Victoria Harbour
	98	12 Tay	Waubaushene
Simcoe, South-West	99	3 Sunnidale	Brentwood
	100	7 Essa	Ivy
Sudbury (in part)	101	1 Creighton and Snider	Creighton Mine
	102	2 Denison and Drury	Worthington
	103	1 Levack and Dowling	Levack
	104	2 Neelon	Coniston
	105	Webbwood	Webbwood
Timiskaming, Centre	106	1 James	Elk Lake
Timiskaming, North	107	2 Kendry	Smooth Rock Falls
Timiskaming, South	108	U. 2 Lyell and Murchison	Madawaska
	109	Mattawa	Mattawa
Victoria, West	110	8 Eldon	Kirkfield
Waterloo, North	111	16 Wellesley	Wellesley
Welland, North	112	4 Thorold	Port Robinson
Wellington, South	113	6 Erin	Hillsburg
	114	4 Nichol	Guelph, R. R. 5
Wentworth	115	5 Ancaster	Ancaster
	116	3 Saltfleet	Stony Creek
York, North (No. 1)	117	9 Georgina	Pefferlaw
	118	2 King	King
	119	19 King	Nobleton
	120	23 King	King
	121	12 Whitchurch	Stouffville, R. R. 3
York, West (No. 2)	122	New Toronto	New Toronto
	123	Woodbridge	Woodbridge
	124	11 Etobicoke	Humber Bay
	125	14 Etobicoke	Humberside

1922-23 (Continued)

Teachers			Pupils		Grade of Fifth Class				
Name of Principal and Degree if any	Professional Certificate	Annual Salary, 1923	No. of Pupils	Average Daily Attendance	A	B	C	Total Value of Approved Equipment	Legislative Grant
		$						$ c.	$ c.
82 Grace J. Hunter	I	1,300	8	7	1	....	....	304 21	136 00
83 Charles Coulthart	II	1,100	5	4	....	1	....	158 00	80 80
84 Alta A. Robinson	II	1,200	10	8	1	....	....	240 36	134 04
85 Mary Watson	II	1,200	4	3	1	....	....	209 24	130 92
86 Vera H. Hobbs	II	1,100	4	3	....	1	....	206 12	85 61
87 Alma MacGillvray	II	1,000	5	4	....	....	1	125 25	67 52
88 Sr. St. Armand	II	800	5	4	1	....	....	333 79	160 55
89 Percy W. Farr	I	1,850	29	22	1	....	....	321 00	322 60
90 Gena Benson	I	1,680	4	3	1	....	....	319 00	331 20
91 M. T. Cathcart	I	1,800	21	12	....	1	....	709 00	271 80
92 Mrs. J. N. Abbott	II	1,200	6	5	1	....	....	263 00	265 60
93 Ruby H. Strachan	II	1,200	3	3	....	....	1	94 00	128 80
94 Mrs. Mary Dipsam	II	1,200	10	7	....	1	....	97 86	74 79
95 Helen G. McKim	I	1,500	25	15	1	....	....	275 76	137 52
96 L. C. Armstrong	I	1,500	16	13	1	....	....	241 76	189 17
97 Gordon Chisholm	II	1,450	23	19	1	....	....	307 70	170 77
98 John H. Lukes	II	1,540	9	5	1	....	....	358 39	137 11
99 Vincent Noonan	II	1,100	3	2	....	....	1	141 56	69 16
100 Elsie M. Speers	II	1,100	3	2	....	....	1	60 00	61 00
101 Ursula M. Black	II	1,700	3	3	1	....	....	134 00	246 80
102 Edward C. McDermott	I	1,500	8	7	1	....	....	145 00	299 00
103 Mabel H. Smith	II	1,300	4	4	....	....	1	80 00	126 00
104 John T. Kidd	II	1,700	17	16	1	....	....	467 00	310 00
105 Sidney Geiger	I	1,600	13	8	1	....	....	475 00	411 00
106 G. A. Kemp	II	1,200	7	6	....	1	....	117 56	150 40
107 J. P. Archibald	II	1,750	7	5	....	1	....	174 64	189 92
108 W. L. Hunter	II	1,500	5	3	....	1	....	157 14	157 70
109 J. G. Crawford	II	1,200	7	5	....	1	....	118 81	223 56
110 Mona A. Ross	II	1,000	5	4	....	1	....	230 51	87 65
111 Wm. H. Hartman	II	1,350	5	2	1	....	....	236 26	133 63
112 Jean C. Love	II	1,300	10	8	1	....	....	100 43	120 04
113 Harry E. Tate	II	1,400	5	4	....	1	....	266 66	91 66
114 Mary A. McClelland	II	1,200	3	2	....	1	....	96 00	70 00
115 Gordon Thompson	II	1,800	8	7	1	....	....	419 80	146 39
116 R. Lloyd Hyslop	II	1,700	12	10	1	....	....	280 29	138 03
117 Wallace Umphrey	II	1,000	4	3	....	1	....	252 00	89 70
118 Tillie A. Patton	II	1,100	4	3	....	1	....	218 00	86 80
119 Henry M. Brown	II	1,100	3	2	....	1	....	217 00	86 70
120 Walter Rolling	II	1,200	6	4	....	....	1	222 00	77 20
121 Marjorie N. Heaslip	II	1,100	5	3	....	....	1	217 00	76 70
122 Wm. H. Mole, B.A.	I	2,900	7	5	1	....	....	405 20	191 42
123 Geo. W. Shore	II	1,700	5	5	1	....	....	400 88	178 65
124 Peter O. Nelson	II	2,200	5	4	1	....	....	87 75	118 77
125 Fanny E. Hamilton	II	1,000	5	3	....	1	....	98 65	74 87

FIFTH CLASSES

Inspectorate		Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
York, South (No. 4)	126	7 York	Todmorden
	127	15 York	Fairbank, R. R. 1
	128	22 York	Swansea
	129	27 York	Todmorden
R.C. Separate Schools:—			
Inspector Finn	130	3 Mara	Brechin
	131	4 Emily	Downeyville
Inspector Gratton	132	Chelmsford	Chelmsford
Inspector Jones	133	16 Cornwall	St. Andrew's West
	134	15 Charlottenburgh	St. Raphael West
	135	10 Lancaster	Dalhousie Sta., P.Q., R. R. 1
Inspector Lapensee	136	10 Alfred	Alfred
Inspector Lee	137	6 Toronto Gore	Bolton, R. R. 5
	138	13 Waterloo	Breslau, R. R. 1
	139	4 Wellesley	Linwood
	140	11 Wellesley	St. Clements
Inspector Melady	141	U. 1 Carrick and Culross	Formosa
	142	Mildmay	Mildmay
	143	2 Ashfield	Goderich, R. R. 3
	144	U. 6 Stephen and McGillivray	Parkhill, R. R. 8
	145	U. 6 Ellice and Logan	Sebringville, R. R. 1
	146	U. 2 Hibbert, McKillop and Logan	Dublin
Inspector Quarry	147	Cobalt	Cobalt
	148	Kearney	Kearney
	149	Killaloe	Killaloe
	150	Mattawa	Mattawa
	151	5 Bagot	Calabogie
	152	1 Brougham	Ashdad, R. R. 1
	153	7 Bromley	Douglas
Inspector Scanlan	154	7 East Hawkesbury	St. Eugene
	155	1 Caldwell	Verner
Acting Inspector Beneteau	156	Belle River	Belle River

1922-23 (Concluded)

Name of Principal and Degree if any	Teachers: Professional Certificate	Teachers: Annual Salary, 1923	Pupils: No. of Pupils	Pupils: Average Daily Attendance	Grade of Fifth Class: A	Grade of Fifth Class: B	Grade of Fifth Class: C	Total Value of Approved Equipment	Legislative Grant
		$						$ c.	$ c.
126 A. E. Lehman	II	2,600	7	5	1	....	....	79 21	117 92
127 John Gilchrist	II	2,000	16	15	1	....	....	195 78	129 58
128 John A. Short	I	2,250	10	8	1	....	....	150 39	150 04
129 Viola M. Isard	I	1,400	9	7	....	....	1	152 45	105 24
130 Rosella Fitzgerald	II	1,100	18	15	1	....	....	310 78	134 88
131 Helen F. Shannon	I	1,400	28	24	1	....	....	194 85	129 48
132 Sr. Joseph-Eugene,B.A.	I	1,800	8	7	1	....	....	372 62	397 00
133 Sr. M. Camilla	II	1,380	31	20	1	....	....	482 05	154 36
134 Sr. M. St. Florina	I	1,500	42	34	1	....	....	768 75	180 46
135 Sr. M. St. Hilda	II	1,500	60	51	1	....	....	1,223 59	160 00
136 Sr. M. Joseph-Herman.	Dist.	800	2	2	1	....	....	311 08	126 83
137 Mary F. O'Reilly	II	1,100	4	3	....	....	1	72 00	62 20
138 Sr. M. Eileen	II	1,100	5	4	1	....	....	108 00	120 80
139 Herbert J. Helm	II	1,200	9	6	1	....	....	83 00	118 30
140 Sr. M. Chrysologa	II	1,150	5	4	1	....	....	85 00	118 50
141 Sr. M. Raphael, B.A.	II	1,350	10	6	1	....	....	238 18	158 81
142 Sr. M. Solania	II	1,000	7	6	1	....	....	483 07	182 18
143 Sr. M. Isabel, B.A.	I	1,100	21	19	1	....	....	748 41	185 00
144 Bernadette O'Donnell.	I	1,200	7	6	1	....	....	215 79	131 58
145 Sr. M. St. Albin	I	1,200	23	20	1	....	....	1,083 77	185 00
146 M. M. Ambrose	I	1,300	76	61	1	....	....	684 86	181 28
147 Lily Charlebois	II	1,200	6	5	1	....	....	112 00	306 40
148 Agnes Walsh	II	1,150	2	2	....	....	1	76 00	196 20
149 Sr. M. Nativity	I	850	33	29	1	....	....	392 64	202 15
150 Wm. A. Ostrander	I	1,500	19	11	1	....	....	624 39	423 40
151 Katie Windle	II	1,200	11	9	....	1	....	173 25	82 32
152 Sr. St. Jerome	II	800	31	24	1	....	....	270 08	128 00
153 Sr. M. Margaret	I	1,200	59	51	1	....	....	668 71	182 95
154 Sr. F. Zavier	I	400	21	18	1	....	....	491 54	75 55
155 Sr. St. Ambrose	III	1,000	12	11	1	....	....	221 20	256 44
156 Sr. Ambrosia, B.A.	I	900	10	9	1	....	....	218 90	146 89
Totals, 1922-23	.....	*1,308	1,643	1,312	80	53	23	40,485 37	†22,812 29
Totals, 1921-22	.....	*1,287	1,338	1,100	54	54	17	36,434 97	15,964 63
Increases	.....	21	305	212	26	....	6	4,050 40	6,847 66
Decrease	.....	.....	.....	.....	.....	1	.....	.....	.....

* Average salary.

† In addition, there was paid on equipment the sum of $231.37 to schools that did not qualify as Fifth Classes in 1922-23.

APPENDIX O

LIST OF INSPECTORATES AND INSPECTORS

Inspectorates	Public School Inspectors	Post Office
Algoma District in part; City of Sault Ste. Marie; Town of Bruce Mines	D. T. Walkom, B.A.	Sault Ste. Marie.
Brant and Norfolk in part; Town of Paris; Village of Waterford (Joint Inspectorate)	T. W. Standing, B.A.	Brantford.
Bruce East; Towns of Chesley, Walkerton, Wiarton; Villages of Hepworth, Lion's Head, Mildmay, Tara	John McCool, M.A.	Walkerton.
Bruce, West; Towns of Kincardine, Southampton; Villages of Lucknow, Paisley, Port Elgin, Teeswater, Tiverton	W. F. Bald, B.A., LL.B.	Port Elgin.
Carleton, East	T. P. Maxwell, B.A.	Ottawa.
Carleton, West; Town of Eastview, Village of Richmond	R. C. Rose, B.A.	Ottawa.
Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne	W. R. Liddy, B.A.	Orangeville.
Dundas; Villages of Chesterville, Iroquois, Morrisburg, Winchester	Hiram B. Fetterly, M.A.	Winchester.
Elgin, East; Town of Aylmer; Villages of Springfield, Vienna	J. C. Smith, B.A.	St. Thomas.
Elgin, West; City of St. Thomas; Villages of Dutton, Rodney, Port Stanley, West Lorne (Joint Inspectorate)	John A. Taylor, B.A.	St. Thomas.
Essex; Towns of Amherstburg, Essex, Ford, Kingsville, Leamington, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach	D. A. Maxwell, B.A., LL.B., Ph. D.	Kingsville.
Essex, North (in part only)	V. C. Quarry, B.A.	Parkhill, R.R. 8.
Frontenac, South; Village of Portsmouth	S. A. Truscott, M.A.	Kingston.
Frontenac, North, and Addington (Joint Inspectorate)	M. R. Reid, M.A.	Sharbot Lake.
Glengarry; Town of Alexandria; Villages of Lancaster, Maxville	J. W. Crewson, B.A.	Alexandria.
Grey, East; Towns of Meaford, Thornbury; Village of Flesherton	Samuel Huff, B.A., B.Paed.	Meaford.
Grey, West; City of Owen Sound; Villages of Chatsworth, Shallow Lake	H. H. Burgess, B.A.	Owen Sound.
Grey South; Towns of Durham, Hanover; Villages of Dundalk, Markdale, Neustadt	Robert Wright, B.A.	Hanover.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis	J. L. Mitchener, B.A.	Cayuga.
Haliburton and E. Muskoka; Town of Huntsville	Geo. E. Pentland, M.A.	Fenelon Falls.
Halton and Wentworth in part; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton (Joint Inspectorate)	James M. Denyes, B.A.	Milton.
Hastings, Centre; Villages of Deloro, Madoc, Marmora, Stirling, Tweed	J. E. Minns, B.A.	Tweed.
Hastings, South, and City of Belleville; Towns of Deseronto, Trenton; Village of Frankford (Joint Inspectorate)	H. J. Clarke, B.A.	Belleville.
Hastings, North; Village of Bancroft	Jas. Colling, B.A.	Bancroft.
Huron, East; Towns of Clinton, Seaforth, Wingham; Villages of Blyth, Brussels, Wroxeter	John M. Field, B.A., Ph. D.	Goderich.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Huron, West; Town of Goderich; Villages of Bayfield, Exeter, Hensall	J. Elgin Tom	Goderich.
Kenora Dist. in part, Thunder Bay Dist. (East); Algoma Dist. in part; Sudbury Dist. in part; City of Fort William; Towns of Dryden, Sioux Lookout (Joint Inspectorate)	W. J. Hamilton, B.A.	Fort William.
Kent, East; Towns of Blenheim, Bothwell, Dresden, Ridgetown; Villages of Erieau, Highgate, Thamesville	Rev. W. H. G. Colles	Chatham.
Kent, West, and City of Chatham; Towns of Tilbury, Wallaceburg; Village of Wheatley (Joint Inspectorate)	J. H. Smith, M.A.	Chatham.
Lambton, East (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford	J. J. Edwards, B.A.	Petrolia.
Lambton, West (No. 1); City of Sarnia; Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming (Joint Inspectorate)	Henry Conn, B.A.	Sarnia.
Lanark, East (No. 1); Towns of Almonte, Carleton Place; Village of Lanark	J. C. Spence, B.A., B.Paed.	Carleton Place
Lanark, West (No. 2); Towns of Perth, Smith's Falls (Joint Inspectorate)	Thomas C. Smith, M.A.	Perth.
Leeds and Grenville (No. 1); Town of Gananoque; Villages of Newboro, Westport	James F. McGuire, M.A.	Westport.
Leeds and Grenville (No. 2); Town of Brockville; Village of Athens (Joint Inspectorate)	W. C. Dowsley, M.A.	Brockville.
Leeds and Grenville (No. 3); Town of Prescott; Villages of Cardinal, Kemptville, Merrickville (Joint Inspectorate)	T. A. Craig	Kemptville.
Lennox; Town of Napanee; Villages of Bath, Newburgh (see also Frontenac, North)	E. J. Corkill, B.A.	Napanee.
Lincoln; Towns of Grimsby, Merritton, Niagara; Villages of Beamsville, Port Dalhousie	Geo. A. Carefoot, B.A., B.Paed.	St. Catharines.
Manitoulin Dist.; Algoma Dist. in part; Towns of Blind River, Gore Bay, Little Current, Thessalon	James W. Hagan, M.A.	Gore Bay.
Middlesex, East; Village of Lucan	P. J. Thompson, B.A.	London.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville	J. H. Sexton, B.A.	Strathroy.
Muskoka, South and West, District; Towns of Bala, Bracebridge, Gravenhurst; Village of Port Carling	John C. Stothers, M.A.	Bracebridge.
Muskoka, East (see Haliburton).		
Muskoka, North (see Parry Sound East).		
Nipissing (see Timiskaming South Dist.)		
Norfolk; Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan (see Brant Co.)	H. Frank Cook, B.A.	Simcoe.
Northumberland and Durham, West (No. 1); Towns of Bowmanville, Port Hope; Village of Newcastle	E. E. Snider, B.A.	Port Hope.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Northumberland and Durham, Centre (No. 2); Town of Cobourg; Village of Millbrook	J. W. Odell, B.A.	Cobourg.
Northumberland and Durham, East (No. 3); Town of Campbellford; Villages of Brighton, Colborne, Hastings	Robert Boyes	Campbellford.
Ontario, North; Town of Uxbridge; Villages of Beaverton, Cannington	T. R. Ferguson, M.A	Uxbridge.
Ontario, South; Towns of Oshawa, Whitby; Village of Port Perry	R. A. Hutchison, B.A.	Whitby.
Oxford, North, and City of Woodstock; Villages of Embro, Tavistock (Joint Inspectorate)	J. M. Cole	Woodstock.
Oxford, South; Towns of Ingersoll, Tillsonburg; Village of Norwich (Joint Inspectorate)	R. A. Paterson, B.A.	Ingersoll.
Parry Sound, South, District; Town of Parry Sound; Village of Magnetawan	J. L. Moore, B.A.	Parry Sound.
Parry Sound, East, District; Muskoka North; Towns of Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge	R. O. White	North Bay.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville	W. J. Galbraith, M.A.	Brampton.
Perth, North; Towns of Listowel, Mitchell, St. Mary's; Village of Milverton	William Irwin, B.A.	Stratford.
Perth, South, and City of Stratford (Joint Inspectorate	James H. Smith, B.A.	Stratford.
Peterborough, East; Villages of Havelock, Lakefield, Norwood	Richard Lees, M.A.	Peterborough.
Peterborough, West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omemee (Joint Inspectorate)	R. F. Downey, B.A., B.Paed.	Lindsay.
Prescott and Russell; Towns of Hawkesbury, Rockland, Vankleek Hill; Villages of Casselman, L'Orignal	Archibald McVicar, M.A.	Vankleek Hill.
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington	F. P. Smith, M.A.	Picton.
Rainy River District and Kenora District in part; Towns of Fort Frances, Keewatin, Kenora, Rainy River	Samuel Shannon, B.A.	Kenora.
Renfrew, North; Town of Pembroke; Village of Cobden	I. D. Breuls, B.A.	Pembroke.
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Braeside, Eganville, Killaloe Station	G. G. McNab, M.A.	Renfrew.
Simcoe, North; Towns of Barrie, Collingwood, Penetanguishene	Joseph L. Garvin, B.A.	Barrie.
Simcoe, South; Towns of Alliston, Stayner; Villages of Beeton, Bradford, Creemore, Tottenham	Edwin Longman	Barrie.
Simcoe, East; Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	Isaac Day, B.A.	Orillia.
Stormont; Town of Cornwall; Village of Finch	James Froats, M.A., B. Paed.	Finch.
Sudbury District in part; Towns of Capreol, Copper Cliff, Frood Mine, Massey, Sudbury, Webbwood	D. M. Christie, B.A.	Sudbury.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Thunder Bay District, West; City of Port Arthur	John Ritchie	Port Arthur.
Timiskaming, Central; Towns of Charlton, Englehart, Haileybury, New Liskeard; Village of Thornloe	W. Asbury Wilson, B.A.	Haileybury.
Timiskaming, North; Cochrane District; Towns of Cochrane, Hearst, Iroquois Falls, Kapuskasing, Matheson, Timmins	L. A. Marlin, M.A.	Cochrane.
Timiskaming District, South; Nipissing; Towns of Bonfield, Cache Bay, Cobalt, Latchford, Mattawa, North Bay, Sturgeon Falls	P. W. Brown, B.A.	North Bay.
Victoria, West; Villages of Fenelon Falls, Sturgeon Point, Woodville	T. W. Jennings, B.A.	Lindsay.
Victoria, East (see Peterborough West).		
Waterloo, North (No. 1); City of Kitchener; Towns of Elmira, Waterloo (Joint Inspectorate)	F. W. Sheppard	Kitchener.
Waterloo, South (No. 2); City of Galt; Towns of Hespeler, Preston; Villages of Ayr, New Hamburg (Joint Inspectorate)	Lambert Norman, B.A.	Galt.
Welland, North; Cities of Niagara Falls, Welland; Town of Thorold; Villages of Chippawa, Fonthill (Joint Inspectorate)	John W. Marshall, B.A.	Welland.
Welland, South; Towns of Bridgeburg, Port Colborne; Villages of Fort Erie, Humberstone	James McNiece, B.A.	Welland.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Village of Clifford	Robt. Galbraith, B.A.	Mount Forest.
Wellington, South; Villages of Arthur, Drayton, Elora, Erin, Fergus	J. J. Craig, B.A.	Fergus.
Wentworth; Town of Dundas; Village of Waterdown	Jno. B. Robinson, B.A., B.Paed.	Hamilton
York (No. 1); Towns of Aurora, Newmarket; Villages of Holland Landing, Sutton West	C. W. Mulloy, B.A.	Aurora.
York (No. 2); Towns of Mimico, New Toronto, Weston; Village of Woodbridge	A. L. Campbell, M.A.	Weston.
York (No. 3); Villages of Markham, Richmond Hill, Stouffville	W. W. A. Trench, B.A.	Richmond Hill.
York (No. 4); Town of Leaside; Village of Forest Hill	A. A. Jordan, B.A.	Toronto, 63 Orchard View Boulevard
Brantford, City of	E. E. C. Kilmer, B.A.	Brantford.
Guelph, do	Wm. Tytler, B.A.	Guelph.
Hamilton, do	W. H. Ballard, M.A.	Hamilton.
do do	Jas. Gill, B.A., B.Paed.	Hamilton.
do do	Frank E. Perney, B.A., B.Paed	Hamilton.
do do	E. T. Seaton, B.A., B.Paed.	Hamilton.
Kingston, do	J. Russell Stuart	Kingston.
London, do	V. K. Greer, M.A.	London.
do do	G. A. Wheable, B.A.	London.
Ottawa, do	J. H. Putman, B.A., D.Paed.	Ottawa.
do do	E. T. Slemon, B.A., D.Paed.	Ottawa.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Peterborough, City of	A. Mowat, B.A.	Peterborough.
St. Catharines do	D. C. Hetherington	St. Catharines.
Toronto, do	R. H. Cowley, M.A., Chief Inspector	Toronto.
do do	Jos. W. Rogers, M.A.	Toronto.
do do	Geo. H. Armstrong, M.A.,	
do do	B. Paed.	Toronto.
do do	D. D. Moshier, B.A., B.Paed.	Toronto.
do do	N. S. MacDonald, B.A., D.Paed.	Toronto.
do do	W. E. Hume, B.A., D.Paed.	Toronto.
do do	Miss A. E. Marty, M.A., LL.D.	Toronto.
Windsor, do Sandwich and Walkerville, Towns.	J. E. Benson, M.A.	Windsor.

R.C. Separate School Inspectors

J. F. Power, M.A. — Toronto, 33 Dalton Rd.
J. F. Sullivan, B.A. — London, 873 Hellmuth Ave.
Jas. E. Jones, B.A. — Ottawa, 104 Henderson Ave.
J. P. Finn, B.A. — Peterborough.
W. J. Lee, B.A. — Toronto, 434 Brunswick Ave.
J. M. Bennett, B.A. — Toronto, 47 Browning Ave.
Vincent C. Quarry, B.A. — Parkhill, R.R. 8.
Thomas S. Melady — Stratford, 304 Ontario St.

English-French Public and Separate School Inspectors

J. S. Gratton — Toronto, 280 Jarvis St.
Jno. C. Walsh, B.A. — Ottawa, 90 Sweetland Ave.
James Scanlan, B.A. — Toronto, 41 Harvie Ave.
Joseph Lapensee, B.A. — Plantagenet.

Public and Separate Schools

John Waugh, M.A., D.Paed., Chief Insp. — Toronto, Parliament Buildings.
W. I. Chisholm, M.A., Assistant — Toronto, Parliament Buildings.
J. B. McDougall, B.A., D.Paed., General Inspector for the Districts — North Bay.
Neil McDougall, B.A., General Inspector — Toronto, Parliament Buildings.

High School Inspectors

J. A. Houston, M.A. — Toronto, 105 Roxborough St. W.
I. M. Levan, B.A. — Toronto, 144 Balmoral Ave.
Geo. F. Rogers, B.A. — Toronto, 104 Glencairn Ave.

Continuation School Inspectors

G. K. Mills, B.A. — Toronto, Parliament Buildings.
J. P. Hoag, B.A. — Toronto, Parliament Buildings.

Manual Training and Household Science Inspector

Albert H. Leake — Toronto, Parliament Buildings.

Inspector of Elementary Agricultural Education

J. B. Dandeno, B.A., Ph.D. — Toronto, 13 Hazleton Ave.

Inspector of Auxiliary Classes

S. B. Sinclair, M.A., Ph.D. — Toronto, Parliament Buildings.

Toronto, January, 1924.

APPENDIX P

RURAL SCHOOL LIBRARIES, OCT. 1st, 1922, TO OCT. 1st, 1923

Inspectorate	No. of schools purchasing books to the value of $10 during the year	Total amount expended by such schools during the year for books recommended	Total Government grant	No. of rural school libraries in inspectorate	No. of libraries established during the year
		$ c.	$ c.		
Algoma	5	53 53	23 02	48	.....
Brant and Norfolk in part	29	397 92	169 93	77	.....
Bruce East	20	266 03	99 92	84	1
Bruce West	66	951 83	403 38	83	.....
Carleton East	12	201 16	71 24	54	1
Carleton West	18	233 37	100 34	62	.....
Dufferin	25	339 61	139 63	92	.....
Dundas	31	487 76	199 53	73	.....
Elgin East	43	516 15	223 23	75	.....
Elgin West	2	20 00	8 60	30	.....
Essex	25	442 92	158 87	97	.....
Essex North in part	4	56 58	24 34	15	.....
Frontenac North and Addington	15	169 36	72 82	77	.....
Frontenac South	17	255 54	102 10	94	.....
Glengarry	7	101 64	41 96	75	.....
Grey East	5	68 19	29 19	82	.....
Grey South	3	32 35	13 92	66	.....
Grey West	12	159 85	68 75	73	.....
Haldimand	20	270 08	105 66	74	.....
Haliburton and Muskoka East	12	168 27	70 18	63	.....
Halton and Wentworth in part	22	331 41	131 90	69	.....
Hastings Centre	13	147 65	63 48	70	.....
Hastings North	19	231 70	99 61	56	.....
Hastings South	27	307 42	131 91	50	.....
Huron East	18	203 57	87 54	84	.....
Huron West	8	107 17	44 48	99	.....
Kenora in part, Thunder Bay East, and Algoma in part	6	91 25	39 24	27	3
Kent East	23	368 42	142 39	70	.....
Kent West	29	386 77	164 86	66	.....
Lambton East	24	271 81	116 88	87	.....
Lambton West	12	149 61	61 85	81	.....
Lanark East	4	49 96	21 48	72	.....
Lanark West	43	573 39	238 82	56	.....
Leeds and Grenville, No. 1	3	32 00	13 76	75	.....
Leeds and Grenville, No. 2	20	256 26	110 21	68	.....
Leeds and Grenville, No. 3	6	67 86	29 19	73	.....
Lennox	4	45 69	19 65	82	.....
Lincoln	27	531 76	193 05	64	.....
Manitoulin, etc	12	199 77	80 96	55	1
Middlesex East	25	309 16	132 07	103	.....
Middlesex West	19	208 39	89 64	85	.....
Muskoka South-West	12	206 07	74 42	76	.....
Norfolk	16	206 86	88 20	83	.....
Northumberland and Durham, No. 1	20	245 70	102 33	63	.....
Northumberland and Durham, No. 2	12	130 77	56 24	74	.....
Northumberland and Durham, No. 3	9	199 44	71 42	66	.....
Ontario North	14	205 47	88 51	76	.....
Ontario South	4	51 80	22 28	42	.....
Oxford North	15	270 08	92 74	58	.....
Oxford South	6	84 82	36 46	48	.....
Parry Sound East, etc	7	94 90	40 81	73	.....
Parry Sound South	4	50 70	21 80	69	.....
Peel	13	212 66	76 90	74	.....

RURAL SCHOOL LIBRARIES, OCT. 1st, 1922, TO OCT. 1st, 1923 (Concluded)

Inspectorate	No. of schools purchasing books to the value of $10 during the year	Total amount expended by such schools during the year for books recommended	Total Government grant	No. of rural school libraries in inspectorate	No. of libraries established during the year
		$ c.	$ c.		
Perth North	21	226 26	97 30	68	.....
Perth South	11	180 05	72 63	44	.....
Peterborough East	20	225 95	97 16	71	.....
Peterborough West and Victoria East	15	186 54	80 12	57	.....
Prescott and Russell	4	75 65	27 69	81	.....
Prince Edward	25	266 61	114 64	75	.....
Rainy River and Kenora in part	.....	.....	.....	42	.....
Renfrew North	2	44 50	19 14	75	.....
Renfrew South	7	104 66	44 80	82	.....
Simcoe East	15	305 39	124 10	56	.....
Simcoe North	6	63 75	27 41	59	.....
Simcoe South	13	216 49	71 57	89	.....
Stormont	20	290 30	124 25	75	.....
Sudbury in part	23	309 90	131 76	62	5
Thunder Bay West	8	100 00	43 00	48	1
Timiskaming Centre	15	334 84	113 32	56	3
Timiskaming North, and Algoma in part	9	339 72	72 68	30	4
Timiskaming South, and Nipissing	5	75 62	32 51	52	.....
Victoria West	8	106 89	45 20	73	.....
Waterloo North	14	192 85	79 45	40	.....
Waterloo South	13	158 93	68 33	42	.....
Welland North	16	199 43	85 76	34	.....
Welland South	21	321 73	129 91	43	.....
Wellington North	10	129 60	52 32	62	.....
Wellington South	21	331 03	136 31	68	.....
Wentworth	33	512 48	204 73	67	1
York, No. 1	61	713 00	306 61	66	.....
York, No. 2	18	353 43	128 20	41	1
York, No. 3	15	245 81	86 83	46	.....
York, No. 4	6	386 89	56 90	11	.....
R. C. Separate Schools:					
Inspector Bennett	9	102 48	81 60	14	1
" Finn	19	258 13	170 02	42	.....
" Jones	5	52 85	42 28	21	.....
" Lee	4	59 82	36 00	11	1
" Melady	22	276 30	198 81	51	1
" Quarry	10	166 62	95 25	60	.....
" Sullivan	3	30 00	24 00	5	.....
" Walsh	3	30 05	24 04	12	1
Acting Inspector Beneteau	2	32 20	18 00	26	.....
Totals, 1922-23	1,399	20,029 18	8,276 32	5,645	25
Totals, 1921-22	1,330	19,511 48	8,348 07	5,581	23
Increases	69	517 70	.....	64	2
Decrease	.....	.....	71 75	.....	.....

APPENDIX Q

CADET CORPS, 1923

Collegiate Institutes, High, Public and Separate Schools having Cadet Corps with at least twenty members between the ages of 12 and 18 years in the case of Public and Separate Schools, and between 16 and 18 years in other cases.

Collegiate Institutes: Barrie, Brantford, Brockville, Clinton, Cobourg, Collingwood, Fort William, Galt, Goderich, Guelph, Hamilton, Ingersoll, Kingston, London, Lindsay, Morrisburg, Napanee, Niagara Falls, Orillia, Ottawa, Owen Sound, Perth, Peterborough, Picton, Port Arthur, Renfrew, St. Mary's, Sarnia, Sault Ste. Marie, Smith's Falls, Stratford, Strathroy, Toronto (Harbord, Humberside, Jarvis, Malvern, North, Oakwood, Parkdale, Riverdale), Windsor and Woodstock. Total 42.

High Schools: Amherstburg, Arnprior, Aurora, Belleville, Bowmanville, Brampton, Campbellford, Carleton Place, Cornwall, Dundas, Dunnville, Dutton, Essex, Fergus, Georgetown, Haileybury, Harriston, Kenora, Kincardine, Kingsville, Leamington, Lucan, Markdale, Markham, Meaford, Midland, Newmarket, Niagara Falls South, Norwood, Orangeville, Oshawa, Parry Sound, Port Hope, Scarborough, Stirling, Tillsonburg, Toronto (Davenport), Trenton, Tweed, Uxbridge, Walkerton, Wallaceburg, Welland, Whitby, Wingham. Total 45.

Vocational Schools: Hamilton, London, Ottawa, Toronto (Commerce, Central Technical). Total 5.

Continuation Schools: Fenelon Falls, Lakefield. Total 2.

Public Schools: U. 4. Ancaster and Barton, No. 5 Ancaster, Aylmer, Barrie, Belleville (3), Blenheim, Bowmanville, Brampton, Brockville, Campbellford, Chatham (3), Coniston (2 Neelon), Dundas, Dresden, 3 and 4 Etobicoke and York, Fairbank (15 York) (3), Fort Frances, Guelph (3), Hamilton (21), Keewatin, Kenora, Kingston (7), London (13), Millbrook, Mimico, Orangeville, Ottawa (9), Paris, Parry Sound, Peterborough (4), Port Arthur (5), Port Hope, St. Catharines (6), St. Mary's, St. Thomas (6), Stratford (5), Sudbury, Todmorden (27 York), Toronto (64), Walkerton, Walkerville, Waubaushene (12 Tay), 22 Westminster, Windsor (5), Woodbridge, 7 York, 33 York. Total 189.

R. C. Separate Schools: Hamilton (8), London, Toronto (25). Total 34.

Total number of Cadet Corps, 317.

APPENDIX R

SUPERANNUATED TEACHERS

(Ryerson Superannuation Scheme)

Summary for Years 1882-1923

Year	Number of Teachers on List	Expenditure for the Year	Gross Contributions to the Fund	Amount Refunded to Teachers or to the Estates of Teachers
		$ c.	$ c.	$ c.
1882	422	51,000 00	13,501 08	3,660 10
1887	454	58,295 33	1,489 00	3,815 80
1892	456	63,750 00	1,313 50	786 86
1897	424	62,800 33	847 00	620 27
1902	407	64,244 92	1,073 50	722 78
1907	375	63,018 55	766 00	764 54
1912	297	†52,696 90	†504 65	†443 01
1917	245	†48,232 00	†353 60	†810 92
1922	159	†55,799 75	†4 00	†73 80
1923	154	†52,655 00	.....	.....

The annual allowance to each Superannuated Teacher was increased by the Legislature in 1920. Payments are at the rate of $11 per year of service instead of at $6 as formerly.

† For fiscal year ending 31st October.

APPENDIX S

FINANCIAL STATEMENT OF THE ONTARIO COLLEGE OF EDUCATION

For the Year Ending 30th June, 1923

Expenditures for salaries and maintenance for the year ending 30th June, 1923, as detailed below		$159,754 28
Legislative Grant received therefor	$130,855 00	
Fees received	34,536 00	
	$165,391 00	
Net amount unused returned to Provincial Treasurer	5,636 72	
		$159,754 28

Expenditures

Salaries	Payment to Officer	Superan. reservation, 7 Geo. V, Cap. 58
Professors, each 12 months to 30th June:		
W. Pakenham, Dean, @ $6,000	$5,850 00	$150 00
H. J. Crawford, Classics, also Headmaster of University Schools, @ $5,220. Obit. 2nd August, balance of salary to June 30th paid as compassionate allowance to widow	5,209 13	10 87
P. Sandiford, Educational Psychology, @ $4,800	4,680 00	120 00
Associate Professors, each 12 months to 30th June:		
G. A. Cornish, Science, @ $4,375	4,265 62	109 38
J. T. Crawford, Mathematics, @ $4,375	4,265 62	109 38
W. C. Ferguson, Modern Languages, @ $4,375; honorarium as Acting Headmaster of University Schools, $500,	4,765 62	109 38
Assistant Professors, each 12 months to 30th June:		
G. M. Jones, English and History, @ $4,375	4,265 62	109 38
F. E. Coombs, Elementary Subjects, @ $4,290	4,182 75	107 25
W. E. Macpherson, Librarian, etc., @ $4,190	4,085 25	104 75
Miss L. L. Ockley, Household Science, @ $3,000	2,925 00	75 00
D. E. Hamilton, Instructor in University Schools, 1st July to 30th September, @ $3,125; Assistant Professor of Methods in Classics and Head of Department of Classics, 1st October to 30th June, @ $3,900	3,613 60	92 65
Lecturers, also Instructors in University Schools, each 12 months to 30th June:		
S. W. Perry, Art and Commercial Work, @ $3,875	3,778 13	96 87
A. N. Scarrow, Manual Training, @ $3,560	3,471 00	89 00
G. N. Bramfitt, Music, @ $3,250	3,168 75	81 25
F. Halbus, Physical Training, @ $2,625	2,559 36	65 64
Miss A. E. Robertson, Instructor in Household Science, 12 months to 30th June, @ $2,500	2,437 50	62 50
J. G. Althouse, Headmaster, University Schools, 6 months from 1st January, @ $4,375 per annum	2,132 81	54 69
Instructors in University Schools, each 12 months to 30th June:		
J. O. Carlisle, @ $3,560	3,471 00	89 00
G. A. Cline, @ $3,250	3,168 75	81 25
E. L. Daniher, @ $3,125	3,046 88	78 12
H. A. Grainger, @ $3,875	3,778 13	96 87
J. A. Irwin, @ $3,750	3,656 25	93 75
W. J. Lougheed, @ $3,875	3,778 13	96 87
N. L. Murch, @ $3,125	3,046 88	78 12
T. M. Porter, @ $3,875	3,778 13	96 87
W. L. C. Richardson, @ $3,250	3,168 75	81 25
J. F. Van Every, @ $3,300	3,217 50	82 50
W. H. Williams, @ $3,750	3,656 25	93 75
J. G. Workman, @ $3,560	3,471 00	89 00
J. B. Dandeno, Special Instructor in Agriculture	200 00	

Salaries—Continued	Payment to Officer	Superan. reservation, 7 Geo. V, Cap. 58
Supply Teachers, @ $7.50 per day:		
C. L. Rowe, 6 days	$45 00	
Miss I. Eadie, 2 days	15 00	
A. Holmes, 2 days	15 00	
P. A. McDougall, 1 day	7 50	
N. F. Nelson, 1 day	7 50	
Miss M. M. Wilson, 1 day	7 50	
Clerical Staff, each 12 months to 30th June:		
Miss L. Swinarton, Secretary	1,550 00	
Miss E. G. Seldon	1,150 00	
Messenger Service:		
Miss Ella Campbell, 12 months' salary	600 00	
	$110,490 91	$2,605 34
		110,490 91
		$113,096 25
Retiring Allowances:		
Teachers' Insurance and Annuity Association, contribution of College for year ending 30th June, 1923, to fund for retiring	$2,053 86	
Professor W. E. Macpherson, reimbursement of amount paid directly to T.I. & A. Association	47 91	
		2,101 77
Charges on Investment:		
Accountant, Supreme Court of Ontario, proportion of annual payment on debenture issue of 1909, for interest and sinking fund		10,000 00
Maintenance of Building:		
Fuel	$2,358 61	
Light	1,169 58	
Water	407 43	
Caretaker's supplies	570 06	
Cleaning	2,581 10	
Repairs and renewals	2,082 37	
Telephone service	162 96	
Grounds	893 50	
Engineer and caretaker	1,600 00	
Firemen	628 15	
Nightwatchmen	1,354 47	
		13,808 23
Maintenance of Instruction:		
Use of city schools	$9,460 00	
Payment for use of rural schools	238 29	
Assistance in Laboratory, also with piano in Physical Training	161 00	
Office supplies, including office furniture, printing, postage, circulars and contingencies	1,322 44	
General supplies and apparatus for classroom use, etc	4,110 30	
Library assistance, books and periodicals	1,444 13	
Physical Training, including rent and care of grounds and rink, Field Day sports, etc	669 57	
Luncheon equipment	22 30	
Summer Session—Instructors:		
J. W. Bridges	300 00	
F. E. Coombs	300 00	
D. E. Hamilton	300 00	
W. E. Macpherson	300 00	
Dean W. Pakenham	120 00	
Graduate Scholarship in Education:		
J. A. Long	500 00	
Publication of "The School"	1,500 00	
		20,748 03
		$159,754 28

Certified correct,
F. A. Moure,
Bursar.

Toronto,
15th January, 1924.

APPENDIX T

EXAMINATIONS

I. HIGH SCHOOL ENTRANCE EXAMINATION, 1923

Collegiate Institutes	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Barrie	.....	150	123
Brantford	280	106	69
Brockville	.....	176	143
Chatham	103	140	63
Clinton	.....	47	36
Cobourg	.....	133	111
Collingwood	.....	120	114
Fort William	.....	243	217
Galt	.....	293	272
Goderich	.....	98	87
Guelph	144	62	36
Hamilton	751	341	140
Ingersoll	.....	124	97
Kingston	172	158	107
Kitchener	.....	433	410
Lindsay	.....	118	106
London	492	303	183
Morrisburg	.....	55	50
Napanee	.....	123	91
Niagara Falls	.....	166	125
North Bay	36	168	134
Orillia	.....	177	124
Ottawa	539	672	343
Owen Sound	.....	256	209
Perth	.....	118	96
Peterborough	186	102	80
Picton	.....	87	65
Port Arthur	.....	212	188
Renfrew	.....	149	113
St. Catharines	.....	264	216
St. Mary's	.....	128	111
St. Thomas	.....	256	228
Sarnia	.....	321	278
Sault Ste. Marie	68	129	96
Seaforth	.....	75	62
Smith's Falls	.....	162	142
Stratford	158	216	141
Strathroy	.....	110	84
Toronto	4,456	902	180
Vankleek Hill	.....	96	46
Windsor	471	135	86
Woodstock	109	84	60
Totals	7,965	8,208	5,662

High Schools	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Alexandria	.....	82	68
Alliston	.....	59	41
Almonte	.....	78	48
Amherstburg	.....	75	56
Arnprior	.....	112	79
Arthur	.....	80	57
Athens	.....	53	30
Aurora	.....	67	59
Avonmore	.....	22	12
Aylmer	.....	105	69
Beamsville	.....	43	27
Belleville	82	45	29
Bowmanville	.....	82	76
Bracebridge	.....	110	73
Bradford	.....	38	27
Brampton	.....	139	111
Brighton	.....	33	29
Burford	.....	56	43
Burlington	.....	77	49
Caledonia	.....	61	42
Campbellford	.....	70	66
Carleton Place	.....	103	87
Cayuga	.....	36	28
Chapleau	.....	44	30
Chatsworth	.....	60	42
Chesley	.....	68	52
Chesterville	.....	49	38
Colborne	.....	33	29
Cornwall	.....	140	122
Deseronto	26	21	7
Dundalk	.....	65	51
Dundas	.....	138	118
Dunnville	.....	86	58
Durham	.....	52	44
Dutton	.....	65	51
Elmira	.....	58	49
Elora	.....	48	36
Essex	.....	128	104
Exeter	.....	48	35
Fergus	.....	110	82
Flesherton	.....	19	14
Forest	.....	67	49
Fort Frances	.....	52	45
Gananoque	.....	79	73
Georgetown	.....	65	56
Glencoe	.....	85	63
Gravenhurst	.....	61	47
Grimsby	.....	60	48
Hagersville	.....	57	39
Haileybury	.....	49	40
Harriston	.....	43	38
Hawkesbury	.....	52	38
Iroquois	.....	24	21

HIGH SCHOOL ENTRANCE EXAMINATION, 1923—Continued

High Schools—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Kemptville		84	52
Kenora		78	72
Kincardine		58	49
Kingsville		67	57
Leamington		136	123
Listowel		121	92
Lucan		86	69
Madoc		85	59
Markdale		55	43
Markham		41	34
Meaford		96	66
Midland		108	90
Milton		97	78
Mitchell		108	90
Morewood		20	13
Mount Forest		73	52
Nepean		96	68
Newburgh		55	33
Newcastle		21	19
Newmarket		107	80
Niagara		31	28
Niagara Falls, South		125	95
Norwich		44	38
Norwood		52	33
Oakville		111	101
Omemee		49	29
Orangeville		44	41
Oshawa		237	219
Paris		96	73
Parkhill		64	48
Parry Sound		97	81
Pembroke		200	156
Penetanguishene		79	69
Petrolia		64	46
Plantagenet		54	40
Port Dover		39	24
Port Elgin		50	35
Port Hope		85	69
Port Perry		49	39
Port Rowan		22	20
Prescott		79	61
Richmond Hill		54	32
Ridgetown		88	76
Rockland		40	32
Scarborough		70	59
Shelburne		71	51
Simcoe		138	96
Smithville		35	23
Stirling		63	38
Streetsville		29	25
Sudbury		173	141
Sydenham		61	30
Thorold		67	54
Tillsonburg		108	90
Trenton	65	19	8
Tweed		89	69
Uxbridge		86	67
Vienna		27	23
Walkerton		53	53
Walkerville		176	161
Wallaceburg		116	101
Wardsville		31	22
Waterdown		62	57
Waterford		85	58
Watford		65	46
Welland		158	123
Weston	152	86	44
Whitby		92	73
Wiarton		94	59
Williamstown		43	27
Winchester		63	31
Wingham		62	55
Totals	325	9,225	7,133
Other Places			
Aberfoyle		40	26
Acton		61	58
Agincourt		39	31
Ailsa Craig		17	14
Alvinston		52	26
Ameliasburg		55	39
Ancaster		48	39
Angus		23	18
Apsley		11	9
Arkona		37	26
Ashton		9	8
Aultsville		19	14
Ayr		28	22
Ayton		17	16
Bailieboro		27	26
Bancroft		91	64
Barriefield		43	22
Barwick		8	5
Bath		26	20
Battersea		32	11
Bayfield		11	9
Beachburg		33	22
Beaverton		38	26
Beeton		27	17
Belgrave		19	19
Belleville, Co. Centre	76	28	8
Belle River		45	28
Belmont		19	17
Bethany		18	12
Billing's Bridge		25	18
Binbrook		32	21
Bisco		9	5
Blackstock		31	20

HIGH SCHOOL ENTRANCE EXAMINATION, 1923—Continued

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Blenheim		93	82
Blind River		29	24
Bloomfield		14	14
Blyth		38	25
Bobcaygeon		34	26
Bolton		53	42
Bothwell		23	19
Bowesville		8	7
Bridgeburg		51	47
Brigden		33	22
Brownton		39	21
Bruce Mines		28	19
Brussels		76	64
Burgessville		23	17
Burk's Falls		30	20
Burritt's Rapids		8	5
Byng Inlet		17	6
Caistor Centre		29	23
Calabogie		24	9
Canfield		13	5
Cannington		33	21
Capreol		16	10
Cardinal		39	27
Cargill		37	28
Carp		36	31
Castleton		15	13
Cataraqui		51	30
Cedarville		14	9
Chalk River		16	4
Charleston		35	28
Charlton		4	3
Claremont		27	22
Clifford		19	16
Cobalt		99	81
Cobden		41	32
Coboconk		16	11
Cochrane		18	16
Coldstream		27	16
Coldwater		32	18
Comber		33	23
Coniston		26	20
Cookstown		36	23
Copper Cliff		69	69
Courtright		19	8
Crediton		22	13
Creemore		36	15
Creighton Mine		6	6
Crosshill		48	28
Cultus		14	13
Cumberland		17	10
Cutler		20	8
Dalkeith		12	10
Dashwood		29	19
Delaware		25	20
Delhi		55	40
Delta		67	50
Demorestville		16	14
Denbigh		8	5
Desbarats		25	19
Dickenson's Landing		23	20
Dixon's Corners		29	16
Dorchester Station		61	49
Dorion Consolidated		1	1
Douglas		37	21
Drayton		33	23
Dresden		59	49
Dromore		19	11
Drumbo		31	25
Dryden		31	21
Dungannon		31	19
Dunsford		12	7
Eastview		25	23
Easton's Corners		11	6
Echo Bay		33	19
Echo Place		81	63
Edgar		29	18
Eganville		54	42
Elk Lake		16	5
Elmvale		64	48
Embro		34	24
Embrun		13	12
Emo		41	32
Englehart		20	13
Ennismore		23	19
Erin		55	37
Espanola		34	25
Fairbank		73	60
Fenelon Falls		48	30
Fenwick		22	19
Feversham		33	16
Fingal		48	35
Flinton		14	8
Florence		32	17
Fonthill		39	28
Ford		44	43
Fordwich		28	26
Forester's Falls		26	19
Fournier		19	8
Frankford	12	19	3
Galetta		10	6
Glen Allan		22	10
Gooderham		10	6
Gore Bay		53	36
Grand Valley		38	33
Haliburton		25	20
Hall's Bridge		17	7
Hamilton, Co. Centre		92	88
Hanover		71	65
Harrington		7	5
Harrow		38	27
Harrowsmith		23	10
Hastings		12	10
Havelock		47	21
Hawkestone		35	18
Hearst		5	5
Hensall		35	34

HIGH SCHOOL ENTRANCE EXAMINATION, 1923—Continued

Other Places—Con.	Number granted certificate on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Hepworth		27	20
Highgate		39	33
Hillsdale		14	9
Holstein		29	20
Hornpayne		6	2
Horning's Mills		31	23
Huntsville		75	52
Ignace		5	4
Ilderton		18	18
Inglewood		35	25
Innerkip		29	26
Iroquois Falls		28	24
Ivy		14	11
Janetville		8	6
Jarvis		34	27
Jasper		26	15
Jockvale		4	4
Kapuskasing		8	5
Kars		5	5
Kearney		20	13
Keene		39	27
Keewatin		23	11
Kenmore		11	11
Killaloe Station		44	30
Killarney		6	4
Kilmaurs		21	16
Kimberley		12	9
Kinburn		23	21
King		21	20
King George (York County)		82	68
Kinmount		16	15
Kintail		16	9
Kirkfield		35	22
Lakefield		68	53
Lanark		85	67
Lancaster		29	22
Lansdowne		31	20
Laurel		19	15
Lemonville		24	23
Lion's Head		37	20
Little Britain		27	17
Little Current		33	30
London, East		161	122
Loring		12	5
Lucknow		29	22
Macdonald Consolidated, Guelph		47	39
McKellar		18	14
Madawaska		15	5
Magnetawan		19	13
Mallorytown		36	21
Manitowaning		22	12
Manley		11	8
Manotick		32	19
Maple	25	23	14
Marmora		51	29
Marshville		31	19
Marsville		19	11
Massey		29	17
Matheson		24	12
Mattawa		36	20
Maxville		41	31
Medina		12	9
Melbourne		22	12
Merivale		5	4
Merlin		50	33
Merrickville		29	18
Merritton		29	19
Metcalfe		33	26
Mildmay		52	39
Milford		32	25
Millbrook		38	33
Milverton		86	67
Mimico	77	79	37
Minden		31	25
Mindemoya		31	21
Minesing		23	19
Moncklands		18	8
Monteith		19	12
Moorefield		29	17
Moose Creek		14	11
Mount Albert		19	14
Mount Brydges		32	23
Mount Elgin		20	15
Mount Hope		28	19
Mount Pleasant		42	30
Mount Patrick		27	18
Mountain Grove		20	14
Murillo		30	22
Navan		16	10
Neustadt		7	7
Newboro'		44	32
New Hamburg		73	48
Newington		12	9
New Liskeard		86	49
Nicholson		9	4
Nipigon		11	6
North Augusta		26	17
North Gower		25	20
North Lancaster		26	16
North Mountain		24	19
Oakwood		21	16
Odessa		41	15
Oil Springs		46	33
Orono		34	29
Oshweken		16	5
Osgoode Station		17	13
Otterville		36	17
Paisley		43	38
Pakenham		25	16
Palmerston		39	30
Pefferlaw		17	9
Pelee Island		10	9
Pickering		20	15
Plattsville		37	31

HIGH SCHOOL ENTRANCE EXAMINATION, 1923—Continued

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Plevna		14	8
Port Burwell		29	26
Port Carling		36	19
Port Colborne		76	67
Port Credit		65	49
Port Dalhousie		60	43
Port McNicoll		10	8
Port Stanley		17	17
Portsmouth		10	5
Powassan		48	33
Priceville		10	6
Princeton		21	17
Queensville		34	22
Quibell		7	1
Rainy River		34	22
Ramsayville		17	12
Randwick		19	12
Ravena		16	5
Richard's Landing		32	11
Richmond		27	22
Ridgeway		33	18
Ripley		33	30
Rockton		41	27
Rockwood		36	27
Rodney		33	31
Rosemont		20	17
Roseneath		13	9
Rosseau		14	13
Russell		32	17
St. David's		22	15
St. George		33	23
St. Helen's		23	15
Sandwich		75	72
Sault Ste. Marie (Technical School)		84	61
Schomberg		38	30
Schreiber		47	18
Scotland		27	18
Searchmont		7	7
Secord School (York Co.)		49	42
Selkirk		57	32
Sharbot Lake		16	10
Sioux Lookout		22	17
Singhampton		23	13
Smooth Rock Falls		4	3
Solina		20	13
Southampton		36	25
South Finch		52	31
South Indian		10	7
South Mountain		28	20
South Porcupine		15	15
South River		15	10
Sparta		30	28
Spencerville		48	29
Springfield		28	20
Sprucedale		35	27
Stayner		70	58
Stella		10	6
Stevensville		27	15
Stittsville		26	23
Stony Creek		55	46
Stouffville		39	21
Strabane		34	16
Stratton		24	12
Stroud		37	22
Sturgeon Falls		68	51
Sunderland		42	31
Sundridge		23	17
Sutton		37	34
Swastika		42	26
Tamworth		49	33
Tara		44	35
Tavistock		38	29
Teeswater		48	32
Thamesford		32	23
Thamesville		57	42
Thedford		32	18
Thessalon		58	45
Thornbury		48	27
Thorndale		40	30
Tilbury		48	35
Timmins		89	62
Tiverton		33	23
Tottenham		37	27
Trout Creek		13	2
Uptergrove		42	30
Varna		21	17
Verner		8	5
Vernon		23	16
Verona		43	21
Victoria Harbour		21	17
Vineland		60	50
Warkworth		50	32
Warren		18	9
Warsaw		23	10
Waubaushene		16	14
Webbwood		18	10
Wellandport		20	15
Wellington		30	21
West Lorne		44	36
Westmeath		27	20
Westport		43	27
Wheatley		44	38
Whitevale		19	11
White River		4	1
Wilberforce		19	15
Wilkesport		38	10

HIGH SCHOOL ENTRANCE EXAMINATION, 1923—Concluded

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Williamsburg	.....	27	19
William Burgess Sch'l (York Co.)	.....	63	52
Willowdale	.....	27	15
Winchelsea	.....	11	10
Winona	.....	21	21
Wolfe Island	.....	27	10
Woodbridge	17	32	14
Woodville	.....	45	25
Wooler	.....	34	25
Worthington	.....	31	22
Wroxeter	.....	22	19
Wyoming	.....	36	22
Yarmouth Heights	.....	62	56
Zurich	.....	20	15
Totals	207	12,118	8,597
Collegiate Institutes	7,965	8,208	5,662
High Schools	325	9,225	7,133
Other Places	207	12,118	8,597
Grand Totals, 1923	8,497	29,551	21,392

II. JUNIOR PUBLIC SCHOOL GRADUATION DIPLOMA EXAMINATION, 1923

Centre	Examined	Passed	High School Entrance Allowed
Aylmer	1	1	.....
Barrie	2	2	.....
Blenheim	2	2	.....
Brigden	19	18	1
Cobourg	1	1	.....
Courtright	8	5	1
Dorion	2	2	.....
Dutton	2	1	.....
Fairbank	16	16	.....
Ottawa	139	42	68
Owen Sound	2	2	.....
Pembroke	9	2	.....
Port McNicoll	8	6	.....
Rodney	7	7	.....
St. Thomas	1	1	.....
Sparta	1	1	.....
Vienna	2	2	.....
Wm. Burgess School (York Tp.)	4	4	.....
Woodstock	2	1	.....
West Lorne	6	5	1
Totals, 1923	234	121	71

APPENDIX U

LIST OF CERTIFICATES ISSUED BY THE DEPARTMENT OF EDUCATION, 1923

I. Public School Inspectors

McGill, George W., B.A. (Queen's)
McWhorter, Thomas A., M.A. (Toronto)
Stothers, John C., M.A. (Queen's)

II. High School Principals' Certificates

Allin, Crawford S., M.A., (Math. & Phys.)
Ashdown, Charles R., B.A.
Ballantyne, George A., M.A. (Math. & Phys.)
Bibby, Maria V., B.A. (Mods. & Hist.)
Bouchard, Mary A. C., B.A. (Mods. & Hist.)
Bryan, Cameron A., B.A.
Campbell, Archibald D., B.A., (Math. & Phys.)
Carroll, William I., B.A.
Daniels, Percy, B.A.
Dinsmore, Herbert B., B.A.
Donnelly, Mertis M., B.A.
Elliott, Frederick V., B.A.
Erb, Maurice B.A., (Eng. & Hist.)
Ettinger, Carl F., B.A.
Foerster, Arthur J., M.A. (Math. & Phys.)
Foley, Roy S., M.A. (Mods. & Hist.) (French & German)
Gould, Ford M., B.A.
Hotson, Aletha L., B.A.
Johnson, Guy E., M.A. (Science)
Learoyd, Clarence W., B.A.
MacLachlan, Isabelle P., M.A.
Macpherson, Mary Kate, B.A. (Mods. & Hist.)
McLachlan, Christina R., B.A. (Eng. & Hist.)
McMillan, Roy J., B.A. (Science)
McQueen, James, M.A. (Math. & Phys.)
McQueen, James M., M.A. (Mods. & Hist.)
Morgan, Flora E., B.A.
Morrow, Consuelo B., B.A.
O'Neill, Albert E., B.A. (Eng. & Hist.)
Powell, James A., B.A.
Preston, Gardener A., B.A. (Math. & Phys.)
Robertson, William A., B.A.
Robins, John J., B.A.
Rose, Kathleen M., B.A. (Math.)
Sabine, Ernest L., B.A. (Eng. & Hist.)
Scott, Andrew R., B.A. (Math.)
Shepley, Jessie E., B.A.
Smith, Donald G., B.A.
Spencer, Watson G., B.A. (Math. & Phys.)
Stewart, Eva Grace, B.A.
Strader, James W., B.A.
Sutherland, Donald A., B.A.
Tennant, Herbert M., B.A.
Unger, Delbert B., B.A.
Wallace, Minnie G., B.A.
White, Mabel R., B.A.
Williams, Edna J., B.A.
Wilson, Dorothy, B.A.
Yarwood, Mary C., St. George, M.A.
Young, Gordon, B.A.

III. High School Assistants' and Specialists' Certificates

Adams, Ada M., B.A. (Phys. Cult.)
Allison, Henrietta E., B.A. (Phys. Cult.)
Aitken, William E. M., B.A.
Appleyard, Edith M., B.A. (Phys. Cult.)
Archer, Nerissa N. (Art)
Ashdown, Charles R., B.A. (Phys. Cult.)
Auld, Mary C.
Baldwin, Anah M., B.A. (Eng. & Hist.)
Beasley, Annie G., M.A. (Mods. & Hist.)
Best, Leila D.
Bishop, Elvie L., M.A. (Math. & Phys.)
Black, Lillian M., B.A. (Phys. Cult.)
Bouchard, Mary A. C., B.A. (Phys. Cult.)
Brandon, Norma P., B.A. (Art)
Breen, Agnes M., B.A. (Mother M. Lucilla) (Art)
Brown, Grace H., B.A. (Phys. Cult.)
Brown, Una K., B.A. (Com.)
Buchanan, Winnifred I., M.A. (Classics)
Burns, Olive M., B.A. (Art)
Campbell, Mrs. Vera A.
Carscadden, Hazel L., B.A. (Household Science)
Collins, Bertha V.
Corkery, Mary Emma (Phys. Cult.)
Coyne, George A., B.A. (Phys. Cult.)
Cragg, Estelle R. (Phys. Cult.)
Cronin, Charlotte D., B.A.
Cruikshank, Norma L., B.A. (Phys. Cult.)
Cumming, Mary E., B.A.
Currie, Robert James
Darroch, William F. (Phys. Cult.)
Dippell, Louis W., B.A. (Science)
Donaldson, Harold T., B A. (Math.)
Dunlop, John J., B.A. (Eng. & Hist.)
Elliott, Mary M., B.A. (Com.)
Evans, Frances E.
Fair, Marjorie W., B.A. (Phys. Cult.)
Farmer, Bessie S., B.A. (Eng. & Hist.)
Fell, Hazel J., B.A. (Eng. & Hist.)
Fenton, Hazel S., B.A.
Flemming, Lulu, B.A.

III. High School Assistants' and Specialists' Certificates (Continued)

Floody, Lily M., B.A. (Math. & Phys.)
Flumerfelt, Annie B., B.A.
Forester, Margaret, B.A. (Art)
Franklin, Florence A., B.A. (Phys. Cult.)
Fuller, David S., M.A.
Fyckes, Jessie D., B.A.
Gardiner, Alexander B., B.A. (Phys. Cult.)
Gardiner, Myrtle E., B.A. (Household Science)
Garner, John Henry
Gilbert, Alfred F. S. ,B.Sc. (Agric.)
Gilliland, Samuel G.
Gliddon, Mildred E. (Phys. Cult.)
Gordon, John G., B.A. (Science)
Goulding, Hanna M. (Art)
Graham, George H., M.A.(Science)
Green, Walter H. H., B.A., (Phys. Cult.)
Greene, Edith A., M.A.
Grieve, Bessie M. (Phys. Cult.)
Grindell, Hazel (Art)
Gundry, Helen M., B.A. (Art)
Haight, Annie B.A. (Phys. Cult.)
Hale, Mary E., B.A.
Hambly, Ila M., B.A.
Harding, Mary J., B.A. (Phys. Cult.)
Harkley, Helen
Harper, Charles, B.A. (Math. & Phys.)
Hartry, Norma I. (Art)
Harvey, Mary L., B.A.
Hately, Mary E., B.A. (Mods. & Hist.)
Heinbecker, Edward G.
Helmkay, Dora L., B.A. (Phys. Cult.)
Helmkay, Iva B., B.A. (Phys. Cult.)
Henry, Reta I.
Horning, John H., B.A.
Horwood, Richard B., B.A.
Houston, William J. (Phys. Cult.)
Hunter, Lily P., B.A. (Phys. Cult.)
Hutchinson, Gladys M. (Art)
Ionson, Margaret A., B.A. (Phys. Cult.)
Jamieson, Elmer, B.A. (Science)
Jamieson, Harold W., B. S.A. (Science & Agric.)
Johnson, Guy E., M.A. (Science)
Johnson, Walter C., B.A.
Keeler, Joan, B.A. (Phys. Cult.)
Keill, Lincoln G., B.A. (Classics)
Kenyon, Anna K. E., B.A. (Com.)
Kenyon, William A., B.A. (Classics)
Kerr, Helen M., B.A. (Mods. & Hist.)
King, Anna A., (Art)
Lucas, Alexander B.
Macpherson, Mary Kate, B.A. (Phys. Cult.)
Marchant, Gladys O. (Art)
McAlpine, Agnes
McArthur, Cresswell P., B.A.
McDermid, Ina E., B.A. (Art)
McDonagh, Charlotta.
McEachern, Margaret I. M., B.A.
McGugan, Mary C., B.A.
McIlraith, Margaret I., B.A. (Art)
McKee, William C.
McLean, Lea Nora (Art)
McNair, Alice A., B.A. (Art)
Merry, Nellie P., B.A. (Phys. Cult.)
Millar, Frederick G., B.A. (Com.)
Mitchell, Jessie A. (Art)
Mitchell, Lola K., B.A. (Household Science)
Moffatt, Hazel J. G., B.A. (Household Science)
Montgomery, John A. E., B.A.
Moore, Kathleen V., B.A. (French & German)
Moran, Harry F.
Morrison, Neil F., B.A.
Morrow, Consuelo B., B.A. (Art)
Murtha, Ella T. (Art)
Neelands, Florence H. M., B.A. (French & German)
Noble, William G., B.A. (Phys. Cult., Science)
Norman, Clara H., B.A.
Nugent, Genevieve V.
O'Toole, Mary E. (Art)
Owens, Charles R., M.A., Ph.D. (Classics)
Pearce, Marion, B.A.
Poitras, Zephirin E., B.A.
Proudfoot, Rolf M.
Quinn, Eliza L., B.A. (Science)
Ramsden, Francis C.
Rayfield, Frederick W., B.A.
Ribey, Florence E., B.A. (Phys. Cult.)
Robins, John J., B.A. (Phys. Cult.)
Ross, Helen C. I.
Ross, Pearl (Phys. Cult.)
Rutherford, Mary H., B.A. (Science)
St. John, Katherine I., B.A.
Scott, Andrew R., B.A. (Phys. Cult.)
Scott, Rhea V., B.A.
Self, Albert R., M.A. (Math. & Phys.)
Sheridan, Edith G., B.A. (Eng. & Hist.)
Shillinglaw, Emily (Com.)
Short, John H.
Skene, Margaret V., B.A.
Smith, Hilda C., B.A. (Phys. Cult.)
Smith, Percy V., B.A.
Snider, Madeleine G., B.A.
Sonley, Joseph A., B.A., (Math. & Phys.)
Stark, Laverna B. (Art)
Stewart, E. Grace, B.A. (Art)
Stewart, Ruth, B.A. (Mods. & Hist.)
Stillwell, Mabel W., B.A. (French & German)
Stothers, Minerva E., B.A. (Art)
Stouffer, Archibald (Phys. Cult.)
Stuart, Norma K., B.A.
Summers, Doris M., B.A.
Summerhays, Robert V., B.A. (Science)
Swallow, Margaret B. (Art)
Sweeney, Agnes C. (Art)
Talbot, Constance M., B.A. (Eng. & Hist.)
Teeter, Clarence G., B.A. (Science)
Thain, May M., B.A.
Thompson, Helen I., B.A. (Art)
Thompson, James C.
Thompson, Muriel H., B.A. (Eng. & Hist.)
Timm, Hannah E., M.A. (Math.)
Towle, Lucie A. (Com.)
Train, Florence B., B.A. (Phys. Cult.)
Underwood, Mary L., B.A. (Mods. & Hist.)
Wallace, Andrew, B.A.
Watson, Louisa S.
Wheeler, Harold A. (Phys. Cult.)
Wilder, Marion E., B.A.
Wright, Edna
Wright, Jennie, B.A.
Yates, Clara V.

IV. Permanent Elementary Certificates

Adams, Ethel M. (Agric.)
Airriess, Constance S. (Agric.)
Anderson, Effie E. (Phys. Cult.)
Anderson, Ida M. (Household Science, Agric.)
Anderson, Margaret E. (Agric.)
Andrews, Edna L. (Art)
Armstrong, Emily, B.A. (Art)
Arnold, Eleanor C. (Sr. M. Raphael) (Agric.)
Austin, Isa M. (Agric.)
Barnby, Vera E. (Art)
Beasley, Annie G., B.A. (Phys. Cult.)
Beattie, Myrtle (Auxiliary Classes)
Bell, Hilda E. (Agric.)
Bogart, Edna B. (Auxiliary Classes)
Bondy, Libbie M. (Agric.)
Brandon, Norma P., B.A. (Phys. Cult.)
Brewster, Violet J. (Art)
Buchanan, Luella M. (Phys. Cult.)
Burke, Opal L. (Agric.)
Burns, Teresa (Vocal Music)
Cameron, (Mrs.) Gertrude E. (Auxiliary Classes)
Campbell, Mabel (Phys. Cult.)
Clarke, Olive M., B.A. (Art)
Collins, Bertha V. (Phys. Cult.)
Coulter, Elsie L. (Auxiliary Classes)
Coumans, Melinda M. (Art)
Cragg, George W. (Phys. Cult.)
Crich, Wilfred V. (Art)
Cumming, Mary E., B.A. (Phys. Cult.)
Danford, Frances S. (Art)
Darling, Elizabeth I. (Art)
Dertinger, Alice (Sr. M. Anastasia) (Art)
Deshaw, Annie M. (Sr. M. Frederick) (Agric.)
Dippell, Louis W., B.A. (Phys. Cult.)
Dolbear, Calla C. (Phys. Cult.)
Doyle, Elizabeth (Agric.)
Dundas, Edna I. (Agric.)
Dunnigan, Margaret (Sr. M. Victor) (Art)
Edwards, Grace, M.A. (Phys. Cult.)
Elliot, Marion B. (Art)
Evans, Margaret E., B.A. (Phys. Cult.)
Fennell, Rena L. (Art)
Fenton, Marie A. (Auxiliary Classes)
Foran, Michael M. (Phys. Cult.)
Fox, M. Thelma (Agric.)
Gabriel, Mary (Art, Phys. Cult.)
Garnham, (Mrs.) Etta (Household Science)
Gartlan, Elizabeth, B.A. (Art)
Giles, Ethel I. (Agric.)
Giles, Mary G. (Agric.)
Gillespie, Georgina (Agric.)
Givlin, Frances M. (Agric.)
Goheen, Cora B. (Agric.)
Gourlay, Lillian J. (Agric.)
Gowan, Bella J. (Art, Phys. Cult.)
Greene, Edith A., M.A. (Phys. Cult.)
Halladay, Beatrice M. (Agric.)
Hambly, Ila M., B.A. (Art)
Hammond, Alma M. (Agric.)
Haney, (Mrs.) Mae (Agric.)
Harkley, Helen S. (Art)
Hart, Morley C. (Art)
Hartry, Norma I. (Phys. Cult.)
Hess, Ina F. (Agric.)
Heydon, Clara (Agric.)
Higginson, Maria A., B.A. (Phys. Cult.)
Holmes, Lily S. (Agric.)
Hood, Grace I. (Art)
Hudson, Mabel A. (Agric.)
James, George M., B.A., LL.B. (Com.)
Jamieson, Elmer, B.A. (Phys. Cult.)
Johnson, Ethel (Auxiliary Classes)
Johnson, Guy E., M.A. (Phys. Cult.)
Johnston, Katharine B., B.A. (Phys. Cult.)
Kaufman, Alvin J. (Art)
Kemp, Elenor (Art)
Kennedy, Florence I. (Phys. Cult.)
Kervin, Julia A. (Agric.)
Keyes, Ruskin G. (Agric.)
Korman, Mary (Sr. St. Gregory) (Agric.)
Knapp, (Mrs.) Gertrude M. (Art)
Kuntz, Dorothy E. (Agric.)
LaBelle, Clementine (Sr. M. Zoe) (Agric.)
Langman, L. Ruth (Art)
Lee, Melva P. (Agric.)
Liddle, Violet J. (Agric.)
Livens, Emma (Agric.)
Loechler, Magdelen (Sr. Lucitta) (Household Science)
MacDonald, (Mrs.) Alice L. (Agric.)
MacKay, Emma L (Com.)
MacLean, Annie J. (Agric.)
MacMillan, Marie (Agric.)
MacPhail, Jean C. (Phys. Cult.)
MacPhail, Mary C., B.A. (Phys. Cult.)
Magee, Clementine H. (Vocal Music)
Main, Christina (Agric.)
Marchant, Gladys O. (Phys. Cult.)
Marshall, Ida M. (Agric.)
Massey, Stella V. (Art)
McConaghy, M. Eleanor (Art)
McDermott, Annie (Art)
McDougall, Agnes E. (Agric.)
McGugan, Mary C., B.A. (Art, Phys. Cult.)
McKay, Flossie F. (Agric.)
McKinney, Myrtle J. (Art)
McLaughlin, A. Blythe (Agric.)
McMaster, Minnie H. (Auxiliary Classes)
McNair, Alice A., B.A. (Phys. Cult.)
McNamara, Annie C. (Agric.)
Messenger, William J. (Agric.)
Meston, Margaret (Auxiliary Classes)
Mikel, Charles G. (Manual Training)
Miller, Gladys M. (Com.)
Milne, Hannah (Auxiliary Classes)
Morris, Gordon F. (Vocal Music)
Murphy, Mary A. (Agric.)
Nagle, Alice (Agric.)
Noble, Hazel A. (Agric.)
Nelson, Dorothy A. (Art)
Norman, Clara H., B.A. (Phys. Cult.)
O'Brian, Mabel B. (Phys. Cult.)
O'Brien, Elfreda (Sr. M. Gerarda) (Agric.)
Palen, Imogen B. (Auxiliary Classes)
Payne, France- E. (Agric.)
Pearce, Marion, B.A. (Phys. Cult.)
Penfold, Bessie G. (Art)
Powell, James A., B.A. (Art)
Robb, Reta E., (Phys. Cult.)
Roberts, Adele M. (Vocal Music)
Robinson, Amelia (Auxiliary Classes)
Robson, Noreen (Agric.)
Sergeant, Sarah A. (Agric.)
Shadd, Marion H. (Agric.)
Sheppard, Eva A. (Agric.)
Sheridan, Edith G., B.A. (Art)
Shorey, Percival M., B.A., B.Sc.
Short, John H. (Phys. Cult.)
Simmons, Pearl M. (Agric.)

IV. Permanent Elementary Certificates (Continued)

Skene, Margaret V., B.A. (Phys. Cult.)
Snow, Lillian J. (Agric.)
Stalker, Annie E. (Auxiliary Classes)
Stanley, Margaret (Sr. M. Veronica) (Agric.)
Stansell, Norman R. (Phys. Cult.)
Stedman, Alma J. (Agric.)
Stirtan, Grace W. (Art)
Stothers, Iona J. (Phys. Cult.)
Stuart, Norma K., B.A. (Art)
Sullivan, Agnes M. (Agric.)
Talbot, Constance M., B.A. (Phys. Cult.)
Talbot, E. Gladys (Agric.)
Thompson, Muriel H., B.A. (Phys. Cult.)
Tighe, Elsie S., B.A. (Phys. Cult.)
Tompkins, Isabelle R. (Agric.)
Turnbull, Alice V. (Agric.)
Underwood, Mary L., B.A. (Phys. Cult.)
Ward, Rhoda M. (Auxiliary Classes)
Waters, Fanny L. (Agric.)
Webb, Cecil V. (Manual Training)
White, Garnet C. (Manual Training)
Wood, Mary M. (Agric.)
Wright, Jennie, B.A. (Phys. Cult., Art)
Yates, Clara V. (Art)

V. Permanent Supervisors' and Intermediate Certificates

Adamson, Alexander (Phys. Cult.)
Blackburn, Agnes C. (Art)
Bottomley, James (Vocal Music)
Bowden, William L., B.A. (Agric.)
Casey, Irene M. (Sr. St. Agnes de Poitiers) (Art)
Dewar, Rachel F. (Art)
Foley, Jane (Sr. M. Eucheria) (Art)
Follick, Thomas H., M.A. (Farm Mechanics, Agric.)
Hart, Morley C. (Phys. Cult.)
Learoyd, Clarence W., B.A. (Agric.)
Pederson, Ingeborg (Art)
Robinson, Louise (Art)
Schwartz, Matilda (Sr. M. Regina) (Vocal Music)
Tuke, William H., B.A. (Agric.)
Waddell, Thomas K., B.A. (Agric.)
Wheeler, William (Phys. Cult.)
Wilkie, Andrew T. (Art)
Wright, Edna (Art)

VI. Permanent First Class Certificates

Abernethy, Mrs. Mary
Anderson, Helen Dinwoodie.
Anderson, Laura.
Andrews, Edna Lenore.
Anguish, Georgina R.
Appleton, David Thomas.
Armstrong, Olive Viola.
Baird, Isabel Douglas.
Ballance, Vera.
Beach, Eldon Roy.
Benjamin, Muriel Roberta.
Bennett, Dorothy B.
Bertrand, Marie A. (Sr. Francis Xavier).
Black, Martha Elizabeth.
Bowyer, William Howard.
Bradt, Mary Elizabeth.
Brandon, Harold Edward.
Brennan, Laura M.
Brown, Elizabeth V.
Brown, John Moffat.
Brown, Ruby Pearl.
Brydon, Eleanor Hope.
Buchanan, Luella M.
Burchell, Edith Lillian.
Burn, Catherine Mary F.
Burns, Jean.
Bush, John A.
Byron, John Thomson.
Calvert, Annie.
Campbell, James Murray.
Carlyle, Herman Hall.
Charles, Garner Allen.
Chisholm, Renwick James.
Chown, Gertrude Frances.
Churchill, Elvira.
Clements, Dorothy Pauline.
Coburn, Lillian Irene.
Colquhoun, Ethel M.
Connor, Kathleen.
Cook, Marjorie Elizabeth R.
Corneil, Joy.
Cornish, Gladys E.
Cowie, Albert Harold.
Cox, Gladys Maxine.
Cragg, George Wilmot.
Crone, Eleanor Lillian.
Cummings, Margaret Merle.
Danford, Frances S.
Davidson, Alice Mary.
Davidson, Nellie Edna.
Dickson, Helen R.
Duncan, William J.
Earl, Edward Leslie.
Eby, Harold Ewart.
Edwards, George Norman.
Edwards, Mabel.
Elgie, Gladys.
England, Mildred K.
Feasby, Harold George.
Featherstone, Mary Elizabeth B.
Fenton, John Joseph.
Ferguson, Catharine Marguerite.
Ferguson, Doris Mitchell.
Ferguson, Evelyn A.
Findlay, Dorothy Margaret B.
Foran, Michael McKeon.
Forbes, Mabel Isabelle.
Fox, Edward Wallace.
Gabriel, Mary.
Gerrie, Margaret Helen.
Gibson, Joseph Aldersey.
Gignac, Ida Zoe.
Govenlock, Edith Melvin.
Grant, Jean.
Grant, Jean A.
Greenwood, Eunice Annie.
Grieve, Andrew Telfer.
Grigg, Marion Ellen Jane.
Grooms, Bernice.
Gudgin, Harry Oswald.
Hambly, George Hele.
Hamley, Gertrude Catharine.
Hardy, Annie Emily.
Harrison, Elvyn Ermina.
Harnwell, Muriel Alice.
Hayes, Helen M.
Head, Doris Norah.
Hinchliffe, Winifred.
Hoffman, Lily Rose.
Hogg, Isabel Richardson.
Hood, Grace Isabel.
Houze, Margaret.
Howe, Margherita M.
Hunter, Grace Jean.
Jervis, Cora M.
Johnston, Lottie E.
Kinder, Grace Minnie.
Kindree, James Sheldon.
King, Charles Henry.
Lamb, Margaret Nimmo.
Lindsay, Alma Jean.
MacCuaig, Wilhelmina Victoria.
MacDonald, Florence Marguerite.
MacNally, Ann Isabel.
Machan, Susan LeRoy.
Maconachie, Dorothy G.
Macpherson, Margaret.
Maedel, Clare W.
Magee, Henry Edey.
Masse Stella Vivian.
Maurer, Harvey Klemmer.
Mazinke, Henrietta E.
Meuser, Orma Muriel.

VI. Permanent First Class Certificates (Continued)

Meade, Harold Stewart.
Miller, Margaret Isabel.
Miller, Mary Olive.
Moore, Gladys Mary.
Mossop, Ettie I.
Mott, Helen Mae.
Mowat, Olive May.
Mulvihill, Marguerite P.
Munro, Elizabeth Pearl.
Munro, Gladys Rebecca.
Murray, Dorothy E.
Murray, Jeannie.
McBride, Sadie Myrtle.
McConnell, Mary A. (Sr. Marion).
McCool, Aileen Churchill.
McDonald, Francis Joseph.
McDougall, Charles Allan.
McGaughey, Margaret.
McGill, Eva May, B.A.
McGirr, Chrissie Helen.
McIntosh, Robert J.
McKerracher, Rose Marguerite.
McKim, Helen Gertrude.
McKinney, Myrtle J.
McKinnon, Edna Mae.
McLellan, Elsie May.
McMath, Ruth P.
Neale, William James.
Nesbitt, Lela T.
Noy, Doris H.
O'Brien, Mary Catharine.
O'Dair, Margaret M.
O'Keefe, Katharine (Sr. M. Augustine).
Orendorff, Edward Joseph.
Panter, Erma Northcott.
Parker, Marguerite Frances.
Patten, Frank G.
Pembleton, Marion Jean.
Perrin, Mary Wilhelmine.
Pollard, Ewart Victor.
Powell, Francis Clement.
Rae, Frank Lucius.
Raymond, Ursula.
Reesor, Eleanor Gertrude.
Relyea, Frances Jane.
Richards, Mary Aileen V.
Ricker, Vera Muriel.
Robb, Reta Allen.
Schnick, Frederick W.
Scott, Edith Harriet, B.A.
Shannon, Helen F.
Shaver, Hazel.
Shaw, Irene Alexandra.
Smith, Bernice E. V.
Smith, Cora Margaret.
Smith, Franklin Sidney.
Smith, Margaret Alexandra.
Smith, Mary C.
Smith, Vera Fern.
Sparling, Clifford Carrroll.
Springer, Vida Leota.
Steele, Lillian Olive.
Stephenson, Lois Ethel.
Stirtan, Grace Winnifred.
Stothers, Iona J.
Sutton, H. Paul.
Swetman, Elizabeth Kathleen.
Thomas, Blyth Hannington.
Thomas, George How, B.A.
Thompson, Anna Josephine.
Thompson, Jessie Alberta V.
Thomson, Charles Edgar.
Thorndyke, Kathleen Isabel.
Towey, Waveney.
Urquhart, Emma A.
Van Allen, Karl Cornelius.
Van Alstyne, Hazel Loreta.
Vokes, Hester E.
Wagg, James Clinton.
Ward, Deborah Edna.
Wasmann, Ethyle M.
Waugh, Helen J.
Westwater, Robert.
White, Melbourne F.
Williams, Ethel Grace.
Williams, William W.
Williamson, Charles Hillier A.
Wilson, Caroline Ruth.
Worden, Marian Minnie.
Wright, Myrtle M.
Young, Clara (Sr. M. Giovanni).
Young, Frances Adeline.

VII. Permanent Second Class Certificates

Acheson, Marjorie C.
Abel, John Morrison.
Adair, Mildred E.
Adams, Agnes May.
Adams, Lizzie E.
Adams, Marjorie Gertrude S.
Adamson, Alexander.
Ainslie, Elsie Evelyn.
Allan, Margaret.
Allen, Myrtle.
Allison, Ethel Christena.
Amy, Mary Hilda.
Anderson, Donald T.
Anderson, Edward Cresswell.
Anderson, Edythe Muriel.
Anderson, Eileen Gill.
Anderson, Gertrude Florence
Anderson, Hermione.
Anderson, Margaret E.
Allison, Clara M.
Apps, Olivene Ethel.
Armstrong, Grace Mary.
Armstrong, Kathleen L. M.
Armstrong, Mary Evelyn.
Ashley, Annie Gertrude.
Ashton, Mildred H.
Atkinson, Leander James.
Aubert, Maggie Mary.
Ault, Della Mae.
Aylsworth, Eleanor Victoria.
Babington, Florence May.
Bagshaw, Marean Isobel.
Baird, Aleta V.
Baird, Mary Jenevera.
Baker, Elizabeth Jane.
Baker, Nellie Lucille.
Baker, Ruth M.
Barbour, Helen Marie.
Barker, Annie Ethel M.
Barnes, Sadie Alexandria.
Barons, Myrtle E.
Bastow, Edith H.
Bateman, Edith Esther.
Bathurst, Mary L.
Batten, Adelaide Viola.
Baycroft, Gertrude Luella.
Beach, Clifford.
Beacom, Lillian.
Beal, Angela Marie.
Beal, Margaret.
Beaman, Elsie Anne.
Beare, Hannah Gladys.
Beattie, Ethel Thomasine.
Bebb, Charles Thomas.
Beckner, Frances Emily.
Bedell, Luella E.
Bell, Flora M.
Bell, Lillian May.
Bell, Vera Agnes.
Belyea, Harry Gordon.
Bender, Carrie Lorena.
Bennett, Lillian Josephine.
Bennett, Margaret Myrtle.
Bennett, Maria E.
Berger, Mary Maude.
Bernath, Lavina Marguerite.
Bernath, Verna Alexandra.
Bilyea, Alma Margaret.
Binnington, Alfred F.
Black, Laura Mae.
Black, Marguerite Iona.
Blackburn, Laura A.
Blackburn, Mary Eleanor N.
Blain, Jean Elizabeth.
Blair, Marjorie Eleanor.
Blanchard, Ila F.
Blanchard, Olive Alena.
Blaney, Eileen Marguerite.
Blessinger, Marjorie Ruth.
Blonde, Earldeene Mary.
Boadway, Jacob Edwin.
Bocking, Vivian.
Bolton, Vina Barbara.
Bonday, Mary Louise.
Bonham, Louise Maude.
Bonner, Ada Irene.
Boothby, Royal Agnew.
Botsford, Janet Agnes.
Bowes, Lester J.
Bowes, Myrtle E.
Bowles, Frances Victoria.
Bowman, Hazel R.
Bowra, Hope.
Boyce, Percy Alfred.
Boyer, Ruby Douglas.
Boyle, Myrtle M.
Brackenridge, Lydia Agnes.
Bradley, Jean Sugget.
Brazier, Emma R.

VII. Permanent Second Class Certificates (Continued)

Brett, Jane Carley.
Brimble, Gerard.
Brooks, Florence E.
Brown, Grace Irene.
Brown, Isabel V.
Brown, Lorna M.
Brown, Marion Jean.
Brown, Mary Sophia.
Brown, Olive M.
Brown, Sylvia Lurena.
Brown, Velma P.
Brunck, Emilie Christine (Sr. Mary Rita).
Brunning, Dora A.
Brunton, Katy Jean.
Bryant, Iris E.
Bryant, Mina L.
Buckland, Marie J. D.
Buckley, Catharine Pearl.
Buckley, Richard Earl.
Bunning, Claudie E.
Burgess, Georgina.
Burgess, Mary Alice.
Burgess, Wilma M.
Burke, Lucy Mary B.
Burke, Opal L.
Burkholder, Winnifred Evelyn
Burkitt, Reva Viola.
Burling, Helen Florence.
Burnett, Isabel Russell.
Burnett, Mary Alice.
Burtch, Dorothy E.
Busch, Marie Agnes.
Buttery, Charlotte Anna.
Buttery, Vera C.
Cadotte, Gertrude Margaret.
Caesar, Verna Jane.
Cairns, Manetta B.
Caldbick, Jane Catharine.
Caldwell, Isabel.
Caley, Annie Beatrice.
Cameron, Annie W.
Cameron, Christine M.
Cameron, Ruby Ellen.
Campbell, Catherine Christena.
Campbell, Effie D.
Campbell, Ellen C.
Campbell, Jack D.
Campbell, John Nelson.
Campbell, Margaret Evelyn.
Campbell, Mary Jean.
Campbell, Mildred Viola.
Campbell, Myrtle Louise.
Carbert, Bertha (Sr. M. Patricia).
Carey, Frances Marion.
Carr, Iva I.
Carrol, Elva Lillian.
Carroll, Frank Matthew.
Carruthers, Marjorie Helene.
Carson, Laura D.
Carter, Helen M.
Carter, Helen Rosamond.
Casey, Gladys Marguerite.
Cathcart, Everard, Oscar.
Cavell, Lulu Mable.
Caverhill, Ethel.
Chalk, Vena Eliza.
Chambers, Kathleen Hannah.
Chant, Agnes M.
Chisholm, Eva F.
Christie, Laura E.
Clarey, Margaret.
Clarke, Janet A.
Clarkson, Bertha V.
Clatworthy, Frances Esther.
Cleghorn, Robert Ross.
Clement, Mary Teresa.
Clinton, James Hamilton.
Closs, Ida Florence.
Clow, Marion Lorraine.
Clunas, Alberta B.
Clunis, Grace E.
Cochrane, Garnet Edward.
Cole, Annie L.
Cole, Margaret G.
Cole, Marjorie A.
Collins, Blanche.
Collins, Marguerite M.
Collins, Ursula Bridget.
Collver, Minto R.
Compton, Mildred Verna.
Congram, Phoebe.
Connelly, Eunice (Sr. Mary).
Contway, Gertrude A.
Conway, Mary Bertha.
Cooper, Josie.
Cooper, Lexxie E.
Copner, Thelma E.
Core, Aileen.
Corke, Mildred Bernice.
Cornell, George Thomas.
Corrigan, Edmay (Sr. Marie Edmée).
Corrigan, Mary Ellen.
Cosh, Amy Ellen.
Costello, Aileen Lauretta.
Coulbeck, Dorothy Edith.
Coulter, Mary A.
Coulthart, Charlie W.
Cowan, Helen I.
Cowan, Wilhelmina Elizabeth Olive
Cox, Annie Elizabeth.
Coxson, Lily Merdena.
Coyne, Anna Louise.
Cracknell, Arthur George.
Craig, Forrest H.
Craig, Winnifred Olive Luella.
Crandell, Belle Loraine.
Crane, Madge
Crawford, Eva Alexandra.
Cremmen, Mary E.
Crookshanks, Elinor Margaret.
Crosbie, Mary C.
Crow, Laura Adelaide.
Crowe, Marjorie B.
Crozier, Hazel Ada.
Crozier, Lillian R.
Cryderman, Mary Pauline.
Culhane, Anna (Sr. M. Verona).
Currah, Bessie B.
Curtis, Dorothy E.
Curtis, Elsie Marie.
Curtis, John H.
Curtis, Mary Aileen.
Cutsey, Madeline Fibronia.
Dafoe, Helen Leah.
Dale, Gladys May.
Dalgleish, Martha.
Dalley, Pearl Maude.
Danford, Gladys Irene.
Darke, Winifred E.
Dashney, Anna M.
Davey, Wilfred Gerald.
Davidson, Edna A.
Davidson, Ida Rose.
Davison, Cathleen Mary.
Davy, Jemima Evalyn.
Dawes, Viola E.
Dawson, Mae E.
Dawson, Margaret E.
Dawson, Ruth R.
Deans, Mary Renwick.
Deans, Myrtle A.
DeCourcy, Nellie (Sr. M. Lucille).
Delanty, Sarah G.
Dempsey, Beatrice A.
Denyes, Flora May.
Depew, Agnes.
Derby, Una May.
Dick, Bertha.
Dickinson, Hazel M.
Dierlam, Violet C.
Dignan, Edward Vincent.
Dike, Anna J.
Dobson, Reginald Blake.
Dobson, Thelma May.
Docker, Katharine Frances.
Dolan, Elda Gertrude Edith.
Donegan, Monica.
Donnelly, Berna Ann Laura.
Donovan, Helen Isabel.
Douglas, Audrey I.
Downey, Anna Mary.
Draper, Sadie M.
Drew, Muriel Margaret.
Duffy, Helena.
Duncan, Gertrude.
Duncan, Ida Irene.
Duncan, Iva Gladys.
Dunkley, Edith Annie.
Dunlop, Myrtle V.
Durant, Mary J.
Durling, Gladys May.
Durrant, Irene Shields.
Durrell, Betty Maud.
Dyer, Wilma H.
Eagle, Mary Alice.
Earle, Gladys Ellen.
Easson, Alexis McGregor.
Eckel, Gertrude Sarah.
Edmiston, Dean.
Edmonstone, Elizabeth Grace.
Edmonstone, Katherine Roberta.
Eggert, Mildred Elizabeth.
Ellard, Cornelia Frances.
Ellis, Bessie Bolton.
Ellison, Kathleen.
Elliot, Marion L.
Elliott, Annie Luella.
Elliott, George Edward.
Elsley, Ida Margaret.
Emberson, Elva Margaret.

VII. Permanent Second Class Certificates (Continued)

Emiry, Cora Marguerite.
Ennis, Agnes A.
Eppler, John Joseph.
Evans, Charlotte Augusta.
Ewart, Jean A.
Fallon, Josephine.
Farson, Elizabeth.
Faulds, Lois I.
Feek, Hilda Ellen.
Feeney, Lila M.
Ferguson, Madalene E.
Ferguson, Marjorie Kate.
Ferguson, Mary E.
Ferriss, Anna Gertrude.
Finn, Alice Mary.
Fisher, Anna M.
Fitzgerald, Edythe Mary.
Fitzgerald, Ethel Adelia.
Fitzgerald, Mary.
Flanagan, Eileen.
Fleming, Beryl Martha.
Fleming, Jessie Helen G.
Foley, Mildred B.
Fontaine, Anna Bertha.
Forbes, Mary Edith.
Forrest, Vera Florence.
Foster, Miriam LaZelle.
Fralick, Mary Marjorie.
Freter, Olla Lorraine.
Fretwell, Lena Mae.
Frizzell, Frances Rebecca.
Froats, Mabel Ivalue.
Frost, Caroline.
Froud, Enid Nora.
Fusee, Ola M.
Gardiner, Mary M.
Garland, Jeanie.
Garthy, Myrtle Lorene.
Garvey, John Joseph.
Gaunt, Mary Gertrude.
Gauthier, Yvonne.
Gawley, Ada P.
Gee, Sadie.
Gemmell, Bessie D.
Genge, Harriet Isabella.
Gibson, Edna.
Gibson, Helen A.
Giffen, Daisy.
Giffen, Florence E.
Giles, Ethel Irene.
Giles, Mary Grace.
Gillander, Mary.
Gillogly, Esther Anne.
Glazier, Arnold H.
Glynn, Myrtle.
Godby, Mrs. Lois J.
Gofton, Elizabeth H.
Goodale, Pearl May.
Goodwin, Sarah H. McNeil.
Gordon, Annie.
Gordon, Margaret.
Gordon, Mina.
Graburn, Isabel Geraldine.
Graham, Adeltha Hazel.
Grant, Ethel May.
Grant, Gladys Margaret.
Grass, Bessie Amelia.
Grass, Emerson B.
Gray, Alma Alexandra.
Gray, Irene L.
Gray, Mildred Elizabeth.
Gray, Norah Evelyn.
Green, Mildred.
Green, Myrtle G.
Gregg, Grace Muriel.
Gregg, Howard Marie.
Grenzebach, Sylvia F.
Grogan, Florence Marjorie.
Grosskurth, Greta Isabel.
Gulston, Grace Evelyn.
Gurr, Evangeline Estella.
Guttridge, Estella A.
Haig, Annie E.
Haig, Orma Kathaleen.
Haines, Alice Kathleen.
Haist, Mildred A.
Haist, Vera M.
Hall, Jean Alberta.
Hallowell, Beulah K.
Halpin, Anna.
Hamil, Edith Irene.
Hamilton, Gertrude Mary E.
Hanna, Mildred E.
Hannon, Daisy L.
Hare, Ida Helena.
Hargreaves, Elizabeth M.
Harper, Irene Victoria.
Harrett, Clarisssa Maude.
Harris, Edith T.
Harris, Martha Agnes.
Harrison, Helena Beatrice.
Hart, William Ernest.
Harvey, Vera Smith.
Hattle, Stella Marion.
Hauch, Frieda C. L.
Haugh, Mary Muriel.
Hawes, Hazel Greta W.
Hawkins, Henry Willis.
Hawn, Bertha.
Hawthorne, Nellie Mabel.
Hay, Lauretta.
Hazelton, Mary Marjorie.
Heard, Mary Ermina.
Heatherington, Norma F.
Hegarty, Michael F. (Bro.)
Helferty, Monica.
Hembly, Elma Gertrude.
Hemingway, Susannah L.
Hemphill, Helen M.
Hendershot, Inza Eloise.
Henderson, Hazel I.
Henderson, Helen Mildred.
Henderson, Jessie Geraldine.
Henderson, Keitha I.
Heney, Eugenie (Sr. M. of St. Philomena).
Heron, Isabelle Alma J.
Hetherington, John C.
Hewitt, C. Fern.
Higgins, Flossie Irene.
Higgs, Mildred N.
Hill, Edna Irene.
Hill, Victor Spence.
Hilliker, Grace Irene.
Hindle, Florence Sinclair.
Hinnegan, Beatrice Eileen.
Hodge, Olive Luella.
Hodgson, Mabel E.
Hogarth, Muriel M.
Hogg, Mabel Jean.
Hogg, Mabel S.
Holliday, Lola H.
Hollingsworth, Isabel May.
Hollister, Catherine Cougene.
Hollister, Dorothy Elizabeth.
Holmes, Mrs. Dora.
Holmes, Leslie T.
Hope, Christena B.
Horan, Annie Rose.
Hornal, Mary Florence.
Horne, Frances J.
Horner, Vera Ferne.
Houle, Leopoldine C.
Howe, Corinne Jean.
Hubbell, Charles Roberts.
Hubel, Lillian Elizabeth.
Hudgin, Hilda Amanda T.
Hudson, Mabel A.
Huff, Aileen Laura.
Hughes, Mary A.
Humphries, William Ash Harris.
Humphreys, Vera C.
Hunter, Florence Gladys E.
Hunter, Vera Marguerite.
Huston, Verda M.
Hutchinson, Mrs. Grace E.
Hutchison, Dorothy G.
Hutton, Lillian Eliza.
Hutton, Margaret.
Hyatt, Mary Frances.
Hyde, Laurier Blake.
Hyland, Elma Geraldine.
Hyslop, Isabel D.
Innes, Vila Grace.
Ireland, Mrs. Dorothy.
Irvine, Ruby Esther.
Irving, Mary Moffat.
Irwin, Muriel T.
Isard, Alberta Mary.
Isbister, Adam Alan, B.A.
Jack, Jessie Isobel.
Jackson, Clara Isabel.
Jackson, Florence Mary.
Jackson, Mabel R.
Jaffary, Hannah E.
Jamieson, Nora Elsie.
Jenkins, Margaret V.
Jewett, Gertrude Eleanor.
Johnson, Ebba.
Johnson, Florinda May.
Johnson, Oressa Jessie.
Johnston, Ada Levina.
Johnston, Myrtle A.
Johnston, Wilma L.
Johnstone, Mrs. Dora Winnifred.
Johnstone, Edna Isabel.
Jones, Jennie G.
Kappele, Ruth.
Kaufman, Isobel.
Kearney, Evelyn Mary.
Kearney, Frances Margaret.
Kearns, Helen K.
Keeves, Jennie Marguerite.
Keith, Marjorie Allan.
Kelly, Augustine.
Kelly, Eileene.
Kelly, Evelyn Margaret.
Kelly, Louise M.

VII. Permanent Second Class Certificates (Continued)

Kelly, Louise Scott.
Kendall, Ruth Elizabeth.
Kennedy, Anna Gladys.
Kennedy, Jessie Ada.
Kennedy, Margaret Elizabeth E.
Kennedy, Mary Louise.
Kennedy, Nora.
Kennedy, Robert Alexander.
Kerr, Eleanor F.
Kerr, Inez Ada.
Kerr, Janet Waters.
Kerr, Margaret Muir.
Ketcheson, Mary Faye.
Keys, Elizabeth Willena.
Killmaster, Margaret M.
Kilmer, Irma Lucile.
Kime, Helena W.
Kinahan, Duncan Currie.
King, Josephine Claire.
King, Mabel Grace.
Kinmond, Christena.
Kinton, Edith Christine.
Knechtel, Alice M.
Knight, Dora F.
Koen, Helen Marie.
Kraemer, Rena Janet.
Krauter, Irene Margaret Priscilla.
Laird, Lillian Pretoria.
Lake, Marguerite A. F.
Lamb, Marjorie Helen.
Lambert, Elizabeth Islay.
Langford, Gerda Margaret.
Langley, Vera Irene.
Lawlor, Edythe.
Lawrence, Jessie A.
Lawrence, Mary J.
Lawrence, Sibyl Mary.
Lawrence, Zaida Minerva.
Lawrie, Marion Jean.
Lawton, Annie Louise.
Leacock, Agnes Mary V. (Sr. M. Immaculate).
Leatherland, Effie L.
Leeson, Mary Geraldine.
Lemon, Elsie A.
Lendon, Mildred Arlene.
Lennox, Jean I.
Leonard, Alice Magdalene.
Leslie, Elizabeth Edna.
Lett, W. Victoria.
Lever, Lillian Edith.
Lewis, William Milton.
Liddle, Edward James.
Lillico, Bessie H.
Limpert, Anna Leonor.
Lindsay, Elma Marie.
Little, Evelyn Mae.
Little, John Alexander.
Livingston, Mabel Elizabeth.
Lobraico, Irene M.
Lockyer, Myrtle Gertrude.
Logan, Arthur H.
Logan, Mary Isobel.
Longhurst, Verna Myrtle.
Longman, Earla M.
Lorimer, Helen.
Lough, Helen Bertha.
Love, Grace Lindley.
Love, Jennie C.
Lowe, Ethyl Anne.
Lowry, Gladys Grace.
Lundy, Freda Rowena.
Lush, Ethel Catherine.
Lyons, Mary Howard.
MacArthur, AgnesWilliamina
MacArthur, Annie C.
MacArthur, Della Mae.
MacCallum, Agnes J.
MacDonald, Elsie J.
MacDonald, Jennie.
MacDonald, Mrs. Martha Smith.
MacDougall, Mary Jean.
MacIntosh, Alberta C.
MacIntyre, Marion Campbell.
MacKay, Harriet Gladys.
MacKay, May Isabella.
MacKellar, Lulu J.
MacKenzie, Hazel Ella.
MacKinnon, Laura.
MacLachlan, Irene Emma.
MacLaren, Agnes G.
MacLean, Annie.
MacLennan, Victor Norman.
MacMillan, Annie J.
MacNay, Cecil Graham.
MacPherson, Lillian Robena.
MacPherson, Metha E.
MacQueen, Christena.
MacRae, Ruth E.
MacRuer, Margaret M.
MacVannel, Alice Evelyn.
Mackenzie, Margaret Janet.
Macmillan, Duncan K.
Mahoney, Gladys Marie.
Main, Christina.
Maisey, Mary Margaret.
Makins, Beula E.
Malcolm, Marshall V.
Maley, Della C.
Maloney, Georgina May.
Manning, Evelyn.
Manton, Violet.
Manuel, Louisa DeRutha.
Marcellus, Mrs. Jennie L.
Marcellus, Laura E. A.
Marentette, Blanche (Sr. M. of the Holy Angel).
Marjerrison, Pearl Catherine.
Marks, Madge Letitia.
Marleau, Anna.
Marriott, Grace E.
Marritt, Mary C. Joy.
Marshall, Florence.
Marshall, Janet I.
Martin, Carrie Marguerite.
Martin, Gertrude E.
Marton, Edith Maud.
Mason, Eunice M. C.
Mason, Evaline Helena.
Matchett, Annie M. J.
Matheson, Marion Jean.
Mathewson, Mildred E.
Matthews, Elizabeth B.
Matthews, Elva J.
Matthews, Ferol Elise.
Matthews, Rheta Merle.
Maxwell, Beatrice E.
McArthur, Katherine F.
McCallum, Catherine.
McCallum, Euphemia Winnifred.
McCallum, Jessie A.
McCallum, Margaret B.
McCallum, Mary Ellen.
McCann, Mary Letitia.
McCarthy, Catherine (Sr. M. Antoinette).
McCarthy, Kathleen Teresa.
McCaughey, Nora E. (Sr. M. Baptista).
McCauley, Mabel Alice.
McConnell, Aleda Katherine.
McCoubrey, Myrtle Holly.
McCracken, Ina Maude.
McCrea, Agnes Irene.
McCurdy, Everett Austin.
McCusker, Mary J.
McCutcheon, Ethel A. M.
McCutcheon, Pearl Robinson
McDonald, Amy C.
McDonald, Angela.
McDonald, Anne A.
McDonald, Edith J.
McDonald, Henrietta.
McDonald, Sadie Evelyn.
McDonald, Stella.
McDonell, Janet I.
McDonell, Kathleen Teresa
McEachern, Bessie.
McElnea, Gladys C. J.
McEwen, Lillie May.
McFarland, Anna Elizabeth.
McFerran, Clara Ann.
McGee, Leila.
McGhee, Mary.
McGillivray, Edna Lily.
McGregor, Janet Elizabeth.
McGregor, Susan R.
McGuire, Clara M.
McGuire, Iva M.
McGuire, Lillian Mabel.
McIlveen, Edna.
McInnis, Sarah Isabel.
McIntosh, Mildred M.
McIntyre, Jessie.
McKee, Sarah Blanche.
McKelvey, Irene Louisa.
McKinnon, Janet.
McLaren, Beryl Jeannette.
McLay, Donald Alan.
McLean, Annie Elizabeth.
McLean, Ethel Hughena.
McLean, Olga Rae.
McLeod, Adam.
McLeod, Eva B.
McLeod, Jean Marion.
McLeod, Katie E.
McLeod, Norma Christie.
McMaster, Helen Elizabeth.
McMullin, Myrtle May.
McNab, Mary Elizabeth.
McNamee, Mabel A.
McPhail, Lillian Isabel.
McQuoid, Mabel Irene.
McRae, Martha Victoria.
McTear, Ellen Lucia.

VII. Permanent Second Class Certificates (Continued)

McTear, Margaret Brenda.
McVicar, Bessie Inglis.
McWhinney, Byrl.
Mead, Leah Mildred.
Meadows, Daisy.
Meagher, Camilla M.
Meloche, Frances L. (Sr. M. Josephine).
Melville, Bertha A.
Mervin, Zeta Carol.
Messerschmidt, Pauline E.
Meyers, Vera Grace.
Mickle, Anna Olive.
Middleton, Helen Mae.
Middleton, Willa Jean.
Miller, Audrey Viola.
Miller, Charles Victor.
Miller, Frances A.
Miller, Mae Victoria.
Miller, Sadie C.
Miller, Verna Ellen.
Milligan, Emma Beryl.
Milligan, Josephine Ferguson
Mills, Ethel Henrietta B.
Milne, Alice Robison.
Milne, Jean.
Mitchell, Alicia.
Mitchell, Blanche C.
Mogridge, Edith A.
Moir, Mary Nina.
Moore, Evelyn.
Moore, Jemima Ialeen.
Moore, Marjorie H.
Moore, Mary E. (Sr. Mary Eva).
Moore, Ruby Isabel.
Morgan, Leela G.
Morgatroyd, Visa.
Morris, Alexander Gordon.
Morris, Victorine.
Morrissey, Mary Teresa.
Morrison, Annie Isabel.
Morrison, Ethel M.
Morrison, Katherine Mary.
Morrison, Laura Belle.
Morrison, Muriel H.
Mowat, Louise T.
Muir, Lillian May.
Mullin, Violet Anne.
Mullins, Jane Mary.
Munro, Hazel.
Murphy ,Kathryn Clara.
Murphy, Marie A.
Murray, Grace H.
Murray, Ida.
Murray, Mary Helen.
Murray, Viola Evelyn.
Musselman, Irla M.
Musselman, Vila J.
Myers, Rhea May.
Nagle, Edna Frances P.
Neilly, Alma Gwendolyn.
Nelligan, Frances A.
Nelson, Ella May.
Nelson, Irene Edith.
Nelson, Lila Evelyn.
Nelson, Muriel Carol.
Nelson, Olive May.
Nelson, Winnifred M.
Neville, Sada E.
Newman, Gertrude Sophia.
Nicholls, Mary C.
Nicholson, Elva May.
Nicholson, Norma Lennox.
Nill, Hilda M.
Noonan, Frances Margaret.
Norris, A. Stella.
Norris, Idella Duff W.
Nott, Fern.
Nurse, Myrtle L.
Nuttall, Ella Marion.
O'Brian, Mary Evelyn.
O'Brien, Alice (Sr. St. Waltrude).
O'Connell, Bessie.
O'Connor, Ethel Elizabeth.
O'Keefe, Margaret (Sr. M. Fidelis).
O'Leary, Mary.
O'Malley, Agnes Mary.
O'Malley, Kathleen.
O'Neill, Gertrude M.
Osborne, Mary.
Oswald, Elizabeth.
Otto, Alberta M.
Overend, Lucy Sarah M.
Overs, John Dalton.
Pace, Nora Rachael.
Pack, Minnie K.
Palmer, Ruby C.
Park, Eleanor Marietta.
Parker, Jennie Iona.
Parker, Mary Elizabeth.
Parker, Winnifred Lovena.
Patterson, Marjory St. L.
Peacock, Norma Gertrude.
Pearce, Catherine Olivia.
Pearce, Neta L.
Peddie, Florence May.
Peirce, Margaret.
Percival, Geraldine M.
Perdue, Ruby Veronica.
Pereira, Frances Helen.
Perry, Dorothy Alice.
Petrie, Blanche.
Pettingill, Ruby Blanchard.
Pfohl, Gordon Leslie.
Phillips, Verna P.
Pickard, Muriel Margaret.
Piercy, Grace R.
Piper, Carrie E.
Piper, Eva E.
Plumley, Ada Pearl.
Pond, Estella M.
Porterfield, Laura Gertrude.
Potter, Nellie.
Poucher, Drucilla Pauline.
Pow, Rhea Ray.
Powell, Lilias M.
Preston, Maude Marguerite.
Pugh, Irene E.
Purvis, H. Ruth.
Purvis, Mary Ada.
Pyke, Victor Emerson.
Quigley, Marcella Mary.
Quinlan, Nellie.
Raddon, James Maxwell F.
Radford, Marion Esther.
Rae, Barbara.
Rae, Beatrice N.
Rae, Hilda.
Rae, Mary H. Madeline.
Rankin, Kathleen S.
Ransom, Margaret Mary.
Rath, Louise.
Read, Mrs. Nina V.
Ready, Helen Josephine.
Reesor, Blanche Estelle.
Reeves, Jennie Marguerite.
Reid, Edna Lydia.
Reid, Florence Burnice.
Reilley, Margaret T.
Reinhart, Antoinette M.
Render, Edith Blanche.
Rennie, John Henderson.
Renwick, Ethel Claire.
Reynolds, Gladys A.
Rhodes, Robert J.
Richards, Ethel Irene.
Richardson, Nellie.
Riggs, Myrtle Alma.
Ringsleben, Clara.
Ritchie, Alexandria Luella.
Ritchie, Winnifred.
Robb, Harriet Marion.
Robb, Mary Ethel.
Robertson, Alma May.
Robertson, Hazel M. P.
Robertson, Nellie Mae.
Robinson, Amy Irene.
Robinson, Ellen Dorothy M.
Robinson, Janet E.
Robinson, Jennie Louisa.
Robinson, Olive Irene.
Robinson, Ruby.
Robson, Mabel Harriet.
Rodger, Thomas Alexander.
Roger, Aimee.
Rose, Helen Maretta.
Rose, Mabel Agnes J.
Rose, Marion Jean.
Roth, Dorothy C.
Roth, Elenora.
Rouse, Hilda M.
Ruhnke, Jean B.
Runciman, Edith.
Rundle, Flossie V.
Russell, Anna Betty.
Russell, Ida Jane.
Ruth, Catherine (Sr. M. Leonissa).
Rutherford, Eva M.
Rutherford, Jessie I.
Ruthven, Edna.
Rutley, Rosie V.
Ruttle, Lucy.
Ryan, Mary (Sr. Margaret Mary).
Sadlier, Marjorie L.
Sage, Gladys C.
St. Louis, Mary Adell.
Sample, Thomas Eric.
Sanders, Grace.
Sanderson, George Anthony.
Sanderson, Nellie.
Sanderson, Olive Blanche.
Sargent, Isabel.
Sargent, Violet Elizabeth.
Sauvey, Annie N.
Sawyer, Alice Minnie.

VII. Permanant Second Class Certificates (Continued)

Scarr, Dora Anor.
Schench, Irwin Frederick.
Schmidt, Herman H.
Schoales, Gladys Fern.
Scilley, Viva Belle.
Scotchmer, Edna P.
Scott, Cora Caroline May.
Scott, Hazel Norma.
Scott, Isabel Janet.
Scrace, Elizabeth J.
Scringer, Mary.
Secord, Harry Anderson.
Segsworth, Phyllis M.
Selby, Marie I.
Sellers, Charles Surplus.
Seltzer, Christene R.
Serpell, Janie Harris.
Service, Myrtle Frances.
Shanahan, Evelyn Mary.
Shantry, Mrs. Gwendoline H. M.
Sharp, Helen Anna.
Sharpe, Charters T.
Sharpe, Lena.
Shaw, Alma Beatrice.
Shaw, Margaret Elizabeth.
Shaw, Marie Dorothy.
Sheeran, Mary.
Shepley, Eveline A.
Shepperd, Edith Isobel.
Shepperd, Mary Alice L.
Shewfelt, Greta Mae.
Shieck, Mary Catherine.
Shields, Irene Marie.
Shier, Bertha Marguerite.
Shillinglaw, Gladys C.
Shipley, Helen R.
Shone, Harold.
Shrum, Mabel Agnes.
Sigsworth, Mildred F. L.
Silk, Lucy I.
Sills, Hildred M.
Simpson, Jennie Victoria.
Sing, Grace.
Shakel, Jean Christena.
Skelton, Angelina May.
Skinner, Gladys Mary Janet.
Sloan, Mary Agnes (Sr. M. Ermilinda).
Smail, Alson B.
Smale, Jean M. M.
Smillie, Mary E.
Smith, Bertha B.
Smith, Catherine A.
Smith, Editha Lorine.
Smith, Effie M.
Smith, Elsie Elizabeth.
Smith, Mrs. Helen Graham.
Smith, Jessie Margaret Isobel
Smith, Kathleen Anna.
Smith, Marjorie V.
Smith, Mary Constance.
Smith, Muriel Georgiana.
Smyth, Cecil E.
Smythe, Christine Isobella.
Snelling, Marjorie Mary.
Snider, Rhea M.
Snyder, Mary G.
Sowerby, Elizabeth.
Sparling, Alice Jean.
Spoffard, Annie Velma.
Spratt, Viola W.
Springate, Eleanor Bertha.
Sproule, Annie.
Squire, Hilda Grace.
Staples, Bertha M.
Staples, Dinah M.
Stedman, Gladys Margaret.
Stedman, Mary Edna.
Stenton, Marjorie Adelaide.
Stephens, Hilda Harriet.
Stephenson, Fatheria Doreen
Stephenson, Gladys Ida E.
Stetler, Minnie C.
Stewart, Lois Ethel.
Stewart, Willa Blanche.
Still, Willa H.
Stillman, Willard E.
Stirling, Muriel Edith.
Stockwell, Valda L.
Strong, Lelia Victoria.
Stutt, Leta Ethelwyn.
Styles, Vera Listznore.
Sullivan, E. Margery.
Sullivan, Gladys Anna.
Sullivan, Kathryn Arietta.
Sutherland, Anne.
Sutherland, George T.
Sutherland, Gretta Robinson.
Sutton, Gretta.
Swain, Myrtle L.
Swanton, Hilda Annie.
Swift, Mabel A.
Tanner, Charlotte M.
Tarvis, Murray L.
Taylor, Eileen Eunice.
Taylor, Elma Vivian.
Taylor, Euena Jeanette.
Taylor, Jeanne Kathleen.
Taylor, John F.
Taylor, Katharine Elsie.
Taylor, Margaret Mary (Sr. M. Kathleen).
Taylor, Marjory.
Taylor, Mary B.
Taylor, Ruby Irene.
Terrill, Helen Jean.
Tetlow, Eva.
Thompson, Alfreda Lila.
Thompson, Hazel G.
Thompson, Lillian M.
Thompson, Norma F.
Thompson, Verna.
Thomson, Elizabeth E.
Thomson, Mary Laird.
Thorburn, Margaret MacGregor.
Thrasher, Gilbert Joseph.
Thuell, Annie Elizabeth.
Tice, Jessie Rachael.
Tigert, Marion Gertrude.
Tilden, Joanna Katharine.
Tindale, Eva M.
Todd, Angus P.
Toner, Mabel Edwards.
Topper, Lillie M.
Tovell, William Vernon.
Treleaven, Eva M.
Treleaven, Iva Annette.
Troy, Helen M.
Troy, M. Madeleine.
Trusler, Arthur Carrick.
Turner, Florence Irene.
Turner, Hazel Gertrude.
Turner, Zena M.
Twamley, Frances Lydia.
Twomey, Mary Loretto.
Urry, Enid Marjorie.
Ussher, Marjorie Elizabeth.
Valleau, Vera Viola.
VanAlstine, Helen S.
Vanstone, Verna Dorothy.
Vickerman, Ada.
Vickery, Gertrude H. M.
Voelker, Dorothy Elizabeth.
Waghorn, Edna M.
Walker, Agnes.
Walker, Eva Kate.
Walker, Gertrude Rowena.
Walker, James Andrew.
Walker, Margaret Lyla.
Walker, Thelma Grace.
Walkinshaw, Grace Elizabeth.
Walkington, Florence Elizabeth.
Wallace, Cecil David.
Wallace, Geo. Jas. Chatterley
Wallace, Isabel Margaret.
Wallace, Marjorie M.
Wallis, Clara Ruth.
Walrath, Viola M.
Walsh, Justina M.
Walsh, Mary (Sr. M. Ethelreda).
Walsh, Vera Mary.
Walter, Thomas Dayman.
Walther, Mildred Lovetta.
Walton, Jean.
Ward, Bertha M.
Warnica, Birdie Irene.
Warren, Mary Margaret.
Waterman, Dorothea E.
Watson, Pearl I.
Watson, Violet Rose.
Waugh, Anna Marguerite.
Weaver, Charles Frederick.
Webb, Myrtle L.
Webber, Daisy Edythe.
Weber, Teresa (Sr. M. Dorothy).
Weiler, Rita L.
Weir, Myrtle M.
Welch, Jean Jemima.
Welsh, Alice Teresa.
Welsh, Janet Stewart.
Wells, Mary H.
Wenborne, Mrs. Geraldine M.
Westbrook, Muriel Gladys.
Westland, Madeleine.
Whaling, Elizabeth H. (Sr. M. Inez).
Whan, Erie Aileen.
Wharin, Kathleen M.
Whatmough, Dorothy G.
Whatton, Nellie M.
Wheeler, William.
Whelan, Nellie Veronica.
Whitaker, Marjorie A.
White, Florence Laurene.
Whitney, Kathleen Helen.

VII. Permanent Second Class Certificates (Continued)

Wildfang, Iva C.
Wilfong, Annie May.
Wilkie, Mary C.
Williams, Marion Amelia.
Williamson, Florence.
Willis, Muriel Anne.
Willis, Sidney Herbert.
Willis, Thomas Alfred.
Willows, Eleanor D.
Wills, Harold Alexander.
Wilson, Doris Beatrice.
Wilson, Eva Maude.
Wilson, Hyacinth Jean.
Wilson, J. Leonard.
Wilson, Katherine Jennie.
Wilson, Nellie Beatrice.
Windle, Mae (Sr. M. Edwina).
Wood, Pearl E.
Woods, Rachael Ethel.
Woods, Mary Edna E.
Wright, Marjory.
Wright, Rose Lorraine.
Wyatt, Myrle Avon.
Yeandle, Audrey.
Young, Bernardine Evarista.
Young, Helena Josephine.
Zeran, Clara.

VIII. Permanent Kindergarten-Primary Certificates

Alston, Daisy E.
Brodie, A. Aleta.
Chalk, Vena E.
Coutts, Agness S.
Craig, Dellerene G.
Crocker, Helen B.
Dewar, Edythe E.
Duff, Emma L.
Fitzgerald, Jean L.
Flynn, M. Loretto.
Galbraith, Mrs. Helen F.
Grant, Vera M.
Greig, Beatrice S.
Hay, Georgia M.
Hilliard, Rose C.
Holmes, Helen M.
Hudson, Mary F.
Jacombe, Mrs. Maud M.
Ketchabaw, Mabel.
Laithwaite, Gladys T.
MacDonald, Annie M.
Mainprize, Mamie.
McGill, Kathleen W.
McLachlan, Eva M.
Montgomery, Bella.
Moore, Laura A.
Narraway, Mrs. Mona L.
Newton, Dorothy A.
Peirson, Mary E.
Richardson, Ethel.
Riechen, Florence M.
Ross, Maude.
Schnitzler, Louise M. (Sr. M. Gertrude).
Screaton, Gwendolen.
Scripture, Evva A.
Shirley, Frances E.
Thomas, Ellen C.
Thomas, Muriel S.
Wartman, Helen M.
Wells, Janet M.
Woods, Clara M.

IX. Kindergarten Directors' Certificates

Arbuthnot, Ada D.
Carson, Essie B.
Cringan, Annie C.
Currie, Thirza H.
Fraser, Verna M.
Hair, Marguerite.
Hazlewood, Eleanor H.
Lockie, Helen.
Lovatt, Frances E.
McLaren, Janet C.
Purvis, Mabel R.
Robertson, Agnes E. M.
Rudell, Alma M.
Seaton, Marjorie.
Shannon, Muriel St. J.
Stevenson, Carol M.
White, Dorothy E.

X. Manual Training Certificates

Permanent Ordinary		Permanent Specialist
Darroch, John C.	Parkhouse, Ezra E.	Ellis, Victor A.
Hiley, Francis W.	Webb, John.	
Housego, James H.	Windsor, Thomas.	
Mutter, James A.		

XI. Household Science Certificates

Permanent Ordinary

Amos, Susie H.
Arnold, Edith M.
Baker, Illah R.
Cooper, Mrs. Winifred.
Doan, Lila M.
Donaldson, Vesta A. M.
Douglas, Mary L.
Dowd, Winnie V. M.
Goodwin, Elizabeth (Sr. M. Agatha).
Langford, Margaret I.
Monaghan, Lena E.
Morgan, Mary C.
Newton, Mrs. Adelaide F.
Ridley, Daveda E. L.
Rogers, Helene.
Ryley, Alice E.
Thompson, Gladys L.
Weir, Anna J.

XII. Professional Certificates

	No. in attendance	Extramural Students	High School Permanent Certificates	High School Interim Certificates	Permanent Provincial First Class Certificates	Interim First Class Certificates	Permanent Second Class Certificates	Interim Second Class Certificates	Limited Third Class Certificates	District Certificates	English-French Grade B Certificates	English-French Grade C Certificates	Extended District Certificates (Academic Course)	Total number of Certificates
College of Education...	212	44	....	223	....	29	....	3	....	....	....	....	....	255
Normal Schools.....	1790	188	....	....	....	253	....	1363	193	....	....	....	....	1809
Autumn Model Schools.	129	13	....	....	....	....	....	....	135	....	....	....	....	135
English-French Model Schools.....	65	7	....	....	....	....	....	....	....	7	3	57	....	67
Summer Model Schools.	540	17	....	....	....	....	....	....	*133	205	....	27	161	526
Interim Certificates made permanent....	....	....	195	....	205	....	1137	....	....	....	....	....	....	1537
Other Certificates issued	....	....	....	....	....	32	....	46	....	....	2	1	....	81
Total number of certificates.....	....	....	195	223	205	314	1137	1412	461	212	5	85	161	4410
Total number of newly certificated teachers..	....	....	....	223	....	314	....	1412	461	212	5	85	....	†2712

*These previously held District Certificates.
†Grand total of newly certificated teachers.

Household Science

Number of Interim Ordinary Certificates..... 21
Number of Interim Specialist Certificates..... 10
Number of Permanent Ordinary Certificates..... 18
Number of Permanent Specialist Certificates..... 4

Manual Training

Number of Interim Ordinary Certificates..... ..
Number of Interim Specialist Certificates..... 5
Number of Permanent Ordinary Certificates..... 7
Number of Permanent Specialist Certificates..... 1

Kindergarten Certificates

Number of Interim Kindergarten-Primary Certificates..... 38
Number of Permanent Kindergarten-Primary Certificates..... 41
Number of Kindergarten Directors' Certificates..... 17

Art and Physical Culture Certificates (College of Education)

Number of Interim Elementary Physical Culture Certificates..... 130
Number of Interim Elementary Art Certificates..... 25

Summer School Certificates

Elementary Agriculture and Horticulture (Interim)	173
Intermediate Agriculture and Horticulture (Interim)	20
Elementary Art (Interim)	152
Supervisors of Art (Interim)	41
Specialists in Art (Interim)	13
Auxiliary Classes (Interim)	36
Elementary Commercial Subjects (Interim)	3
Specialists in Commercial Subjects (Interim)	5
Elementary Household Science (Interim)	35
Kindergarten-Primary (Interim)	99
Elementary Vocal Music (Interim)	36
Supervisors of Vocal Music (Interim)	26
Elementary Physical Culture (Interim)	193
Supervisors of Physical Culture (Interim)	60
Specialists in Physical Culture (Interim)	85
Elementary Manual Training (Interim)	6

Note:—In addition to the above, 25 Interim Certificates in Elementary Physical Culture, 14 Certificates in Agriculture and Horticulture, and 2 in Vocal Music were granted, on pro tanto standing.

XIII. Temporary Certificates Issued in 1923

Inspectorates	Number during 1st half year	Number during 2nd half year	Inspectorates	Number during 1st half year	Number during 2nd half year
Brant	1	..	Wellington N.	3	..
Bruce E.	2	..	York N.	1	..
Carleton E.	3	..			
Carleton W.	5	..	District Divisions:		
Dufferin	2	..	No. I.	23	3
Elgin E.	1	..	No. II.	5	1
Essex S.	1	..	No. III.	15	4
Frontenac N. & Addington	7	5	No. IV.	4	3
Frontenac S.	4	..	No. V.	7	1
Grey S.	2	..	No. VI.	7	1
Grey W.	1	..	No. VII.	4	1
Hastings N.	3	1	No. VIII.	2	5
Lambton No. 1.	1	..	No. X.	4	..
Lanark E.	..	1	No. XII.	6	7
Lanark W.	3	..			
Lennox	4	..	English-French Divisions:		
Middlesex E.	1	..	No. IA.	3	2
Northumberland and Durham No. 1	..	1	No. IIA.	2	..
Northumberland and Durham No. 3	1	..	No. IIB.	16	..
Peel	1	..	R.C. Separate School Divisions:		
Perth N.	1	..	No. I.	1	2
Peterborough E.	6	2	No. IV.	6	24
Prescott and Russell	9	28	No. V.	17	56
Renfrew N.	1	..	No. VI.	2	3
Renfrew S.	1	1	No. VII.	13	57
Simcoe E.	2	1			
Simcoe N.	3	2			
Simcoe S.	..	1	Totals	207	213

Note:—One hundred and thirty-seven of these teachers have had some professional training.

APPENDIX V

ORDERS-IN-COUNCIL

Circular No. 22, "Regulations for Auxiliary Classes." Approved 11th January, 1923.

Agreement with The T. Eaton Co., Limited, Toronto, respecting the right to print, publish and supply, "The Ontario Teachers' Manual on Art," for use in the schools of Ontario. Approved 17th January.

Agreement with The United Press, Limited, Toronto, respecting the right to print, publish and supply "Ontario Writing Courses, Books 1, 2 and 3," for use in the schools of Ontario. Approved 30th January.

Agreement with The Macmillan Company of Canada, Limited, Toronto, respecting the right to print, publish and supply "The Ontario High School History of England," for use in the schools of Ontario. Approved 6th February.

Instructions No. 10, "Regulations Regarding School Cadet Corps." Approved 23rd February.

"Regulations of the High Schools and Collegiate Institutes with Appendices, Legislative Grants, Requirements and Grading of Accommodations, Extracts from The High Schools Act, 1922." Approved 23rd February.

Bulletin No. 1, Home Nursing, a course for Vocational Classes. Approved 23rd February.

Instructions to School Inspectors regarding the Apportionment of the Legislative Grants among the Public and Separate Schools in the Districts, as contained in Instructions No. 13 of 1923, and those for the Counties, as contained in Instructions No. 12. Approved 5th March.

"High School Entrance Examination, 1922." Approved 13th March.

Agreement with The T. Eaton Company, Limited, Toronto, respecting the right to print, publish and supply "The Ontario Readers" consisting of the Primer, The First Reader, The Second Reader, The Third Reader and The Fourth Reader, for use in the schools of Ontario. Approved 22nd March.

Agreement with The T. Eaton Company, Limited, Toronto, respecting the right to print, publish and supply, "The Ontario Public School Arithmetic," for use in the schools of Ontario. Approved 22nd March.

Agreement with the Copp Clark Company, Limited, Toronto, respecting the right to print, publish and supply "The Public School Composition and Grammar," for use in the schools of Ontario. Approved 22nd March.

Agreement with The Ryerson Press, Toronto, respecting the right to print, publish and supply "The Ontario Public School History of England," for use in the schools of Ontario. Approved 6th April.

Agreement with The Ryerson Press, Toronto, respecting the right to print, publish and supply "The Ontario Public School History of Canada," for use in the schools of Ontario. Approved 6th April.

Circular No. 33, "To Inspectors and Teachers re Public School Courses of Study and Examination Requirements." Approved 17th April.

Circular No. 43, "June and September Examinations, 1923." Approved 10th April.

Circular No. 23a, "Regulations, Courses of Study and Examinations of Normal Schools of Ontario for First Class Certificates, Session 1923-24." Approved 10th April.

Circular No. 87, "Junior Public School Graduation Diploma Examination, 1923." Approved 20th April.

Order-in-Council of July 13th, 1920, in reference to School Attendance of Adolescents, amended. Approved 20th April.

Instruction No. 5, "Annual Departmental and Matriculation Examinations, 1923, Instructions to Presiding Officers and Candidates." Approved 26th April.

Circular No. 57, "The High School Entrance Examination, 1923, Instructions to Presiding Officers and Candidates." Approved 26th April.

W. J. McCoy appointed Clerk in the Department of Education. Approved 9th May.

Mrs. Laura Kirkland appointed Stenographer in the Department of Education. Approved 9th May.

Dr. F. W. Merchant appointed Chief Director of Education, Department of Education. Approved 5th May.

F. P. Gavin, B.A., appointed Director of Technical Education, Department of Education. Approved 5th May.

Subsection (2) and (3) of Section 1 of The Courses of Study and Examinations for High Schools, Collegiate Institutes and Continuation Schools, suspended until further notice. Approved 10th May.

Miss Janet F. MacKenzie appointed as Trained Nurse at the Ontario School for the Deaf. Approved 15th May.

Miss Jean G. Chidley appointed as Clerk-Typist, Department of Education. Approved 15th May.

S. J. Stubbs, B.A., appointed General Editor of Text-books, Department of Education. Approved 15th May.

Circular to amend, "The Regulations of the Consolidated Schools of Ontario, 1919." Approved 15th May.

Circular, "Courses in Vocational Training." Approved 17th May.

Circular No. 30½, Regulations respecting the Validity of Teachers' Certificates, amended. Approved 22nd May.

Circular No. 35, "General Announcement of Summer Courses, 1923." Approved 28th May.

Circular No. 142 containing "Special list of Schools" and Circular No. 49, "List of Lectures and Subjects for Teachers' Institutes for 1923." Approved 5th June.

Agreement with the Copp Clark Company, Limited, Toronto, respecting the right to print, publish and supply "The Ontario High School French Grammar," for use in the schools of Ontario. Approved 5th June.

Agreement with The Educational Book Company, Toronto, Limited, respecting the right to print, publish and supply "The Ontario School Bookkeeping, First Course," for use in the schools of Ontario. Approved 5th June.

Capt. Jos. M. Grindlay appointed Instructor in Physical Training at the Hamilton Normal School. Approved 11th June.

"High School Entrance Examination, 1922," Regulations amended. Approved 28th June.

Circular No. 14, "Text-book Regulations" and Circular No. 58, "Literature Selections for the Examinations of 1923." Approved 28th June.

"Summer Courses in Agriculture, 1923"; Circular No. 23, "The Regulations, Courses of Study and Examinations of the Normal Schools"; and Circular No. 4b, "Regulations and Courses for the Summer Model Schools." Approved 28th June.

Section 37 added to the "Regulations of the Consolidated Schools." Approved 28th June.

Circular "The Accommodation, Equipment and Grants for Auxiliary Training Classes." Approved 11th July.

Circular No. 4½, "Syllabus of Regulations and Courses for the English-French Model Schools at Ottawa, Sandwich, Sturgeon Falls and Vankleek Hill, Session, 1923-24" and Circular No. 4, "Syllabus of Regulations, Courses of Study and Examinations of the Autumn Model Schools at Cornwall, Kingston, Orillia and Renfrew, Session, 1923." Approved 19th July.

Section 9, page 11, of the General Announcement of Summer Courses, amended. Approved 8th August.

Miss Dorothy L. Emery appointed as Instructor in Art, London Normal School. Approved 8th August.

Gordon S. Apperley appointed Teacher, Toronto Normal Model School. Approved 13th August.

Miss Mabel E. Hay appointed Instructor of Household Science, Toronto Normal School. Approved 15th August.

Circular No. 40, "Regulations of Consolidated Schools of Ontario, 1923." Approved 17th August.

"Courses and Regulations of the University of Toronto in connection with the Ontario College of Education." Approved 29th August.

Miss M. E. Grace Coles appointed School Nurse and Assistant Matron, Northern Academy, Monteith. Approved 29th August.

Miss Mabel A. Clark appointed Teacher, Northern Academy. Approved 29th August.

Miss Constance L. Connell appointed Teacher, Northern Academy. Approved 29th August.

Miss Dorothy M. Stephenson appointed Instructor in Household Science, North Bay Normal School. Approved 29th August.

Charles F. Bell appointed Caretaker, Stratford Normal School. Approved 29th August.

Miss Marie Bibby appointed Teacher, Toronto Normal School. Approved 29th August.

Alfred Burrell appointed Boys' Supervisor, Ontario School for the Deaf. Approved 4th September.

Miss Mary Gillanders appointed Teacher, Ontario School for the Deaf. Approved 4th September.

The following appointed as Teachers, Ontario School for the Deaf: E. B. Lally, K. C. Van Allen, John Nagle, Mervin S. Blanchard, Misses Viola G. Handley, L. Carroll, Ethel M. Nurse, Beatrice Rierdon, Bertha Sunter, Tillie E. White, Annie M. Aitchison, Mina A. Brown, Mary A. Coffey, Clara E. Blakely, Nellie V. MacDonald, Mabel I. Cass, Marjorie H. Bryan, Laura C. Churchill. Approved 4th September.

Miss Kathleen Simmons appointed Teacher, Ontario School for the Deaf. Approved 5th September.

Emery Labell appointed Stationary Engineer, Northern Academy. Approved 5th September.

Miss Margaret O. Cleland appointed Instructor in Household Science, English-French Training School, Sturgeon Falls. Approved 5th September.

Miss Gertrude Bradley appointed Teacher, Ontario School for the Deaf. Approved 7th September.

Sister Paul-Emile (Louis Gray) appointed Assistant Teacher, English-French Training School, Ottawa. Approved 17th September.

Miss Beatrice Sinnott appointed Assistant Matron and Domestic Science Teacher, Ontario School for the Deaf. Approved 28th September.

Samuel C. Clegg appointed Physical Instructor and Boys' Supervisor in the Ontario School for the Blind. Approved 28th September.

Agreement with The Ryerson Press, Toronto, respecting the right to print, publish and supply "The Ontario High School Physical Geography," for use in the schools of Ontario. Approved 5th October.

James W. Westervelt appointed Instructor in Writing, London Normal School. Approved 17th October.

Miss Marjorie J. F. Fraser appointed Clerk, Department of Education. Approved 17th October.

Samuel Pinney appointed Watchman, Ontario School for the Blind. Approved 19th October.

Circular No. 33, "To Inspectors and Teachers re Courses of Study for Form V and Requirements for Public School Graduation Diplomas and for Admission to a Model School," Circular No. 43, "Lower School Examinations" and Circular No. 51, "Courses and Examinations in History and Physiography." Approved 25th October.

Hugh Wiggins appointed Bursar and Storekeeper at the Ontario School for the Deaf. Approved 1st November.

Henry J. Payette appointed Assistant Teacher, English-French Training School, Sturgeon Falls. Approved 9th November.

Dr. Lawrence E. Dawson appointed Physician, Northern Academy. Approved 15th November.

Instructions No. 13, "Instructions to School Inspectors: Apportionment of Legislative Grants among the Public and Separate Schools of the Districts." Approved 5th December.

Circular No. 35b, "Syllabus of Courses and Examinations for Teachers' Certificates in the Commercial Subjects, 1923." Approved 5th December.

Instructions No. 12, "Instructions to Inspectors: Apportionment of Legislative Grants among the Public and Separate Schools of the Counties." Approved 11th December.

APPENDIX W

MODEL SCHOOLS

I. Autumn Model Schools, 1923

School	Principal	Attendance			Extra-Mural	Limited Third Class Certificates
		Total	Male	Female		
Cornwall	G. R. Theobald	25	3	22	1	26
Kingston	J. M. Root	30	2	28	1	31
Orillia	C. L. T. McKenzie	23	2	21	7	30
Renfrew	W. T. Baker	51	6	45	4	48
Totals		129	13	116	13	135

II. Summer Model Schools, 1923

School	Principal	Attendance			Extra-Mural	Limited Third Class Certificates	District Certificates for One Year
		Male	Female	Total			
Bracebridge	E. E. Ingall	19	131	150	2	50	97
Gore Bay	C. D. Bouck	12	63	75	.....	23	47
Madoc	W. T. Baker	9	53	62	.....	.....	61
Ottawa	C. H. Edwards	.....	45	45	1	14	17
Port Arthur	J. H. W. McRoberts	4	34	38	.....	8	29
Sharbot Lake	R. A. A. McConnell	5	88	93	11	52	52
Sturgeon Falls	J. M. Kaine	2	42	44	.....	4	36
Vankleek Hill	John Hartley	.....	13	13	3	7	9
Cochrane	J. B. McDougall	.....	20	20	.....	2	18
Totals		51	489	540	17	160	366

APPENDIX X

ONTARIO SCHOOL FOR THE BLIND

ANNUAL REPORT OF THE SUPERINTENDENT

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour to transmit herewith the fifty-second Annual Report of the Ontario School for the Blind, Brantford, for the year ended 31st October, 1923.

I have the honour to be,

Sir,

Your obedient servant,

W. B. Race,
Superintendent.

Brantford, December, 1923.

The Attendance

In presenting the fifty-second Annual Report of the Ontario School for the Blind, I beg to report the average attendance for the session which ended June, 1923, as 136, and a decrease in the total registration for the school session commencing September 26th, 1923, from 141 to 132. The registration of pupils for the twelve months of the official year from October 31st, 1922, to October 31st, 1923, was 173, just eighteen more than in the preceding year.

At the opening of the school one year ago, fourteen pupils had not returned who were here the previous year. This year it was found that at the close of the term in June or at some time through the school year, forty-one pupils in all had dropped out, of whom twenty-eight were boys and thirteen girls. Of these twelve graduated; six remained out owing to ill-health, of whom three will probably return during the year, as their illness was only of a temporary nature; five had too much sight; four were not suitable for the work for various reasons; six obtained employment; five were incapable of making further progress; one left to attend a school in the United States; and two dropped out without giving a reason. It will thus be observed how the attendance at the school fluctuates, as whereas last year thirty-seven pupils entered and only fourteen withdrew, this year twenty-eight entered and forty-one withdrew.

The Staff

Miss Haycock's resignation, owing to ill-health, after so many years of faithful service, will be heard of with the utmost regret by the hundreds of pupils who received their instruction in knitting from her. It was hoped that

Miss Haycock's withdrawal would be for only a short time, but on the advice of her physician she decided reluctantly to sever her connection with the school.

The other changes in the staff during the year were caused by the withdrawal of Mr. John Pollock, Boys' Supervisor, and Miss J. I. Burden, stenographer and teacher of typewriting. The former was succeeded by Captain S. C. Clegg, for several years associated with the schools of Guelph, Ontario. Captain Clegg will also act as physical director. Miss Burden's place has been filled by Miss Margaret Roberts, for several years in the office of the Brantford Chamber of Commerce.

New Pupils at the Opening of the School, September 26th, 1923

Name	Address	Name	Address
Arlt, Edwin	Winnipeg, Man.	McKee, Stanley	Paris, Ont.
Boydak, Nicoli	Angusville, Man.	McMillan, Alexander	Regina, Sask.
Davy, Hubert K.	Brockville, Ont.	Pawluk, Mary	Angusville, Man.
Edwards, Eleanor	Midland, Ont.	Popp, Noreen	Pembroke, Ont.
Engler, Mary	Prelate, Sask.	Quinn, Lillian	Oakville, Ont.
Ennismore, Geo.	Edmonton, Alta.	Roy, Lionel	Parkland, Alta.
Hudson, Gladys	Toronto, Ont.	Steele, Jas. Ed.	Regina, Sask.
Joyce, Patricia (re-admitted)	Edmonton, Alta.	Stephanishun, Peter	Whitesand, Sask.
Kellestine, Paul	Strathroy, Ont.	Smith, Harold	Glammis, Ont.
Kiehl, Geo.	Hamilton, Ont.	Suffesick, Chas.	Sintaluta, Sask.
Koop, Jake	Steinbach, Man.	Thompson, Gordon Chas.	Stoughton, Sask.
McGibbon, Lawrence	Brantford, Ont.		

Pupils Registered in Session 1922-1923

Name	Address	Name	Address
Anderson, A.	Bawlf, Alta.	Hill, Norman	St. Thomas, Ont.
Barnstable, D.	Brantford, Ont.	Inglis, D.	Moose Jaw, Sask.
Barrett, Wilson	Sunderland, Ont.	Jarrold, Geo.	Beaverlodge, Alta.
Baxter, H.	Wetaskiwin, Alta.	Jefferson, R. M.	St. Catharines, Ont.
Beecham, Leslie	Toronto, Ont.	Jeffrey, G. W.	Beachburg, Ont.
Bellew, C.	Winter, Sask.	Kellar, N.	Hyas, Sask.
Betteridge, Ed.	Brampton, Ont.	Konopski, A.	Valley River, Man.
Bielek, W.	Cochrane, Ont.	Kuzyk, J.	Pine River, Man.
Braden, Henry	Calabogie, Ont.	Lauer, J.	Regina, Sask.
Brun, C.	Welland, Ont.	Leftley, F.	Toronto, Ont.
Campbell, C. M.	Toronto, Ont.	Loewen, J.	Winkler, Man.
Carlson, A.	Victoria Harbour, Ont.	Lott, E.	Wingham, Ont.
Carss, R. J.	Toronto, Ont.	Lyon, W. R.	Kingston, Ont.
Chimiliar, P.	Myrnam, Alta.	McCormick, Geo.	Toronto, Ont.
Clark, F. A.	Toronto, Ont.	McDonald, Jas.	Clover Bar, Alta.
Cochrane, B.	Winnipeg, Man.	McLaren, Fred	Merrickville, Ont.
Conway, E.	Kirkland Lake, Ont.	McLennan, J.	Toronto, Ont.
Cox, G. W.	Thamesford, Ont.	McSherry, J. H.	Toronto, Ont.
Craig, Leslie	Wellwood, Man.	Macbeth, Stanley	Toronto, Ont.
Edmondson, M. S.	Brantford, Ont.	Martin, Jos.	Winnipeg, Man.
Elmes, J. A.	Toronto, Ont.	Miscampbell, L.	Angus, Ont.
Evans, Stanley	Calgary, Alta.	Mollard, L. R.	Stonewall, Man.
Ferens, Andrew	Winnipeg, Man.	Montgomery, H.	Kingston, Ont.
French, Clayton	Anglia, Sask.	More, A.	Seaforth, Ont.
Gallagher, Hubert	Winnipeg, Man.	Morrison, A.	Calgary, Alta.
Gallo, D.	Toronto, Ont.	Morrow, A.	Pilot Mound, Man.
Geer, Floyd	Islay, Sask.	Mulholland, T.	Toronto, Ont.
Gemmell, A.	Simpson, Sask.	Nason, Irvine	Port Arthur, Ont.
Ghan, S.	Winnipeg, Man.	Niece, Robt.	Lowbanks, Ont.
Gilby, N.	Bracebridge, Ont.	O'Brien, Philip	Cobourg, Ont.
Gliddon, J.	Toronto, Ont.	O'Brien, William	Peterborough, Ont.
Grausdin, John	Lettonia, Man.	Offord, Wm.	Midland, Ont.
Greene, E.	Dunnville, Ont.	Orbell, Edward	Prince Albert, Sask.
Griffin, J.	Glandford Stat'n, Ont.	Pachkowski, M.	Stonewall, Man.
Hackett, J.	Hamilton, Ont.	Parfitt, Allan	Toronto, Ont.
Harris, H.	Winnipeg, Man.	Patrick, Geo. E. Jr.	London, Ont.
Hartfield, A.	Lang, Sask.	Pease, Gordon	Moose Jaw, Sask.
Hill, Archie	North Bay, Ont.	Philpott, E.	Brockville, Ont.

Pupils Registered in Session 1922-23 (Continued)

Name	Address
Philpott, F.	Brockville, Ont.
Philpott, J.	Brockville, Ont.
Picket, C.	Hodgeville, Sask.
Powell, J. H.	Toronto, Ont.
Richards, C. L.	Winnipeg, Man.
Scherger, C.	Leader, Sask.
Sorenson, W.	Edmonton, Alta.
Spilker, H.	Owen Sound, Ont.
Stoddart, E.	Copper Cliff, Ont.
Sydor, M.	Winnipeg, Man.
Troughton, R.	Arthur, Ont.
Tuttle, R.	Toronto, Ont.
Vallery, Sandy	Munson, Alta.
Vance, Earl	St. Mary's Ont.
White, William	Thorold, Ont.
Wolfe, R.	Port Whitby, Ont.
Young, Kenneth	Binbrook, Ont.
Bews, A.	Bridgeburg, Ont.
Bissett, Margaret	Windsor, Ont.
Brown, Grace	London, Ont.
Carpenter, M.	Bridstow, Alta.
Casey, Muriel	Ottawa, Ont.
Clark, Jessie	North Bay, Ont.
Clark, Lillian	Toronto, Ont.
Crawford, Gwen	Toronto, Ont.
Crawley, Daisy	Toronto, Ont.
Dalton, Mary,	Hamilton, Ont.
Dawson, Chris.	Toronto, Ont.
DeCarlonis, Aida	Peterborough, Ont.
Dell, Pearl	Edmonton, Alta.
Duciaume, F.	Rockland, Ont.
Dupuis, Agnes	Brantford, Ont.
Edwards, Mary	Toronto, Ont.
Fairlie, Ruth	South End, Ont.
Fine, Sarah	Toronto, Ont.
Folis, Rose	Winnipeg, Man.
Fox, Marjorie	Georgetown, Ont.
Fuson, Dora	Swan River, Man.
Gascoigne, Marjorie	Hamilton, Ont.
Gill, Grace	Toronto, Ont.
Grills, Iva	Cane, Ont.
Houlihan, G.	Peterborough, Ont.
Hughes, Norma,	Brantford, Ont.
Hutson, Amy	Moose Jaw, Sask.
Iverson, Selma	Preeceville, Sask.
Krauser, Rose	Winnipeg, Man.
McDonald, E.	Moffat, Ont.
Matthews, Frona	Delisle, Sask.
Meier, Margaret	Regina, Sask.
Mellick, Verna	Rapid City, Man.
Mishnishcodare, E.	Manitowaning, Ont.
Noble, Margaret	Kitchener, Ont.
Philpott, Emily	Brockville, Ont.
Purvis, W.	Portage la Prairie, Man.
Reddick, Jessie	Toronto, Ont.
Regimbal, May	Norwood Grove, Man.
Richea, P.	London, Ont.
Sadeski, Mary	Souris, Man.
Sandick, Mary	Thamesford, Ont.
Semple, Ruth	Weyburn, Sask.
Sinclair, Edna	Belleville, Ont.
Simpson, Meryle	Dominion City, Man.
Smith, Audrey	Collins Bay, Ont.
Smith, Bernice	Sarnia, Ont.
Smith, Effie	Brantford, Ont.
Stevens, Myrtle	Regina, Sask.
Taylor, Mabel	Edmonton, Alta.
Todd, Poppy	Napanee, Ont.
Vickers, Alice	Gamebridge, Ont.
Waswanipi, M.	Cochrane, Ont.
Welsh, Verna	Baldur, Man.
Wood, Bernice	Princeton, Ont.
Wood, Doris	Hamilton, Ont.
Zeller, Lydia	Melville, Sask.

Boy Scouts

Under the leadership of the physical director, the Boy Scouts' organization has been revived. A friend of the school presented the members with a Canadian flag, and much interest is being taken in all the activities of the Boy Scout movement. The spirit of helpfulness and unselfishness developed by membership in this association is a splendid thing to see and its duties and responsibilities go far in the education of our boys in the virtues of self-respect, self-control, and self-reliance. To raise some money the boys took complete charge of the Christmas programme, and put on a minstrel show which elicited the warmest praise and approval of all who attended.

Radio

Nothing has created quite so much interest and enthusiasm as the introduction of a radio set into the Assembly Hall of the school. Interesting as the radio may be in the world of seeing people, it is as nothing compared with the interest to those whose greatest appreciation of beauty is conveyed through the medium of sound. It is like snatching magic from the clouds to flood the room in which the blind boys and girls are seated with sweet music from various points of the United States and Canada, both near and remote. And the variety is greater than they could possibly hope to obtain in any other way and its realness is the more vivid because of their inability to see the artists if they were with them in the living presence.

Scarlet Fever

We were unfortunate enough to have an outbreak of scarlet fever during the fall term, and owing to the lack of an isolation hospital in connection with our school it was necessary to place teachers, pupils and domestic help under strict quarantine. The spread of the disease was therefore soon checked, and the quarantine was lifted when room was found for our patients in the isolation ward of the Brantford General Hospital.

School Caps for the Boys

It has frequently been suggested that the boys and girls should wear a distinctive uniform, and although there is much to be said in its favour certain objections have outweighed the advantages. This year, however, it was decided to get a specially designed cap for the boys with the monogram O.S.B. in front. The wearing of this cap carries with it the suggestion of the English public school system and it is a decided improvement over the motley assortment worn by the boys whenever they appear on the streets of the city.

Journey to Western Provinces

The increasing attendance from the Western provinces means the exercise of the greatest care in transporting pupils to and from the school. It is no simple task to guide and feed between fifty and sixty blind pupils on a railway journey lasting for several days. That the journey has taken place without mishap for so many years is a tribute to the watchful care taken by the guides who accompany the pupils and to the railway officials who leave nothing undone to make the journey pleasant and comfortable.

Physical Training

More attention is being paid this year to the physical training of the boys of the school. In the past this work has been taken by the teachers of the various classes, but with the appointment of a physical director the work has been placed altogether in his hands. A systematic course of training in the gymnasium under the instruction of a skilled and experienced director should work wonders in the physical condition and general health of the pupils. Regular habits, good hours, a well balanced division of the time devoted to the training of the mind and the body will soon show the wisdom of the step taken.

Operations on Eyes

It is always a pleasure to be able to report an improvement in the eyesight of any of the pupils. During the past year one of the boys about nineteen years of age had a cataract removed which enabled him to leave the school and secure a position where he now holds his own with other seeing workmen. A young lad was fitted with glasses which enabled him to resume his studies in a public school, and a third who is still at the school had a cataract removed which meant a considerable improvement in his sight, although not enough for him to venture elsewhere for his education. It is to be regretted that there are parents who refuse to have such operations performed, preferring to leave their children in almost total darkness to consenting to a simple operation. Their children will give them little thanks when they grow old enough to realize to what they had been committed.

Attractive Grounds

Considerable attention has been paid during the past year to the general appearance of the grounds. In front of the main building beautifully laid out flower beds in a large circle in the centre of which is a fountain have attracted many visitors from many parts of the city.

Interesting Programmes by Outsiders

Throughout the school year the pupils have been fortunate in receiving invitations to hear interesting musical programmes in the city. The citizens of Brantford have been very thoughtful in extending many courtesies of this kind to our school. They were especially delighted at a play entitled "Billeted" which was presented by the Dramatic Club of St. James Anglican Church. It stimulated in them a desire to make a similar effort, resulting in the interesting morality play presented at the June concert. Rev. Captain Martin gave another of his dramatic recitals and has endeared himself to our blind boys and girls for his unselfish regard in appearing for their special delight from time to time.

The June Concert

As usual there was a crowded Assembly Hall the evening of our closing concert in June. The following account taken from the Brantford "Expositor" expresses accurately the feeling of those who were present:

Last evening the June concert of the Ontario School for the Blind was held, and it is not too much to say that, from every point of view, it was an extraordinary performance. One could not fail to be impressed with the remarkable achievements of these blind students in the face of great difficulties.

The outstanding number of the programme was the dramatic presentation: "The House of the Heart," a morality play in one act (period 17th century). The ease and freedom with which the youthful participants moved about the stage and their entrances and exits, made it difficult to believe their loss of sight. The lines were well and clearly spoken, distinct enunciation being a most praiseworthy feature. This dramatic sketch, with appropriate costumes and stage setting, which is the most ambitious yet attempted by the pupils, was an exceptionally fine piece of work and reflects great credit, not only upon the young actors themselves, but upon the painstaking instruction of their teacher. Recitations were splendidly given by Miss Grace Brown, "The Surprise"; Miss Alice Vickers, "Borrowin' the Baby"; Miss Mary Edwards, "Daddy's Homecoming," and an exceedingly amusing dialogue enacted by three extremely youthful pupils, "The Sick Doll," which brought down the house. Little Grace Brown, Alice Vickers and Leslie Beecham were the concerned mamma, the mother's help and the Doctor. "The Mustard Plaster," by Miss Emily Philpott, also convulsed the audience. The musical part of the programme, which is always a much anticipated feature, as usual proved most enjoyable. The numbers were most happily chosen and the variety admirable. A piano solo, "Barcarolle" (Tchaikowski), was played by Miss Anna Bews; "Valse Arabesque" (Lack), by Miss Lillian Clark; "Prelude and Fugue in F Major" was given in splendid style by Master Alvin Morrow, a youthful organist of much promise. The concerted numbers made a delightful variation in the programme; piano trio, "Polonaise" (Kramer), Miss Muriel Casey, Miss Aida de Carlonis, and Master George Patrick; "Intermezzo" (Cavalleria Rusticana), Mascagni, with piano and organ accompaniment; piano quartet, "March" (Hollaender), T. Bettridge, E. Conway, A. Morrow; "Valse," Bucalossi, nine violins and piano and J. Gransdin. The vocal work was most pleasing, the pupils singing with remarkable ease and unusual beauty of tone and exceptionally clear enunciation. The junior choir gave "Down Vauxhall Way," Herbert Oliver (from Songs of Old London), and "The Little Dream Horse," Terhune, and "The Amorous Goldfish" (The Geisha), Sidney Jones. The senior choir gave "Seek Ye the Lord," Varley Roberts, in which Miss Lillian Clark sang the solo very sweetly; "The Silent Tide," (Pinsuti), and "The Song of the Vikings" (Eaton Faning).

Miss Clarke contributed two vocal numbers "Pale Moon," Logan and "The Merry Months of Springtime," Galloway, two very attractive numbers. The wand drill by 10 boys proved a most interesting and well executed number. The agility and skill with which the boys performed the various figures without guidance or direction of any kind, yet in an exceptionally correct manner brought forth a storm of well deserved applause.

A number which appealed greatly to the audience was the Dolls Chorus by fifteen little girls. It was a pretty sight to behold, a row of dimunitive girls, each holding a beloved dolly. The dolls were as varied in size and character as their little dark, and fair haired owners, whose "Dutch Cuts" and butterfly hair ribbons, bobbed about most energetically in their earnest

efforts to make their number realistic. The number, part song and part dialogue, ended in a sweet crooning lullaby and proved a great favourite. At the conclusion of the programme, everyone felt that there was nothing, which sighted pupils could do, that had not been most successfully accomplished by the pupils of the O. S. B. The methods of education employed, decidedly achieve results as was most delightfully illustrated in last evening's concert. The principal and staff are to be most heartily congratulated upon the work of the school, which is recognized not only throughout Ontario, but throughout the Dominion as one of the most powerful educational factors in Canada.

The Third Biennual Reunion

The third meeting of the alumni was held at the school from Monday to Wednesday, June 25th to 27th, and as in previous years the old boys and girls displayed the keenest interest in meeting together again at the scene of their former student days. Abraham Lincoln is reported to have said many years ago that "Friendship is three-fourths of life," and some such thought must have been in the minds of many who gathered together for the conference. More than a hundred flocked in from different parts of Ontario, a large number of whom were graduates of many years ago. Among them was Miss Mary Graham, of Guelph, who enjoys the proud distinction of being the very first pupil to enroll when the school opened in May, 1872. Naturally she was greeted most enthusiastically by all, and her pleasure on being present with so many of her former companions after the lapse of so many years was quite evident. The trains were met by the Boy Scouts and the Girl Guides, and all visitors were conveyed to the school by members of the Kiwanis Club, who generously used their own motor cars for that purpose.

In the evening a thunder storm cleared the air of the oppressive heat and everyone was ready for the opening programme. Mr. Leppard, the president, took the chair and announced the opening hymn "Lead, Kindly Light," which was sung with heart and soul and voice by everyone present. After the invocation by Rev. Mr. Easton, of St. Andrew's Presbyterian Church, the superintendent of the school gave a brief address of welcome, assuring the visitors that he was less concerned about their having a profitable time than about their having a good time. To give variety and zest to the evening, arrangements had been made for bulletin service re the progress of the Ontario Provincial elections, which were held that day, the results of which were eagerly awaited by the delegates from various parts of the Province. After the appointment of different committees the meeting adjourned with an impromptu concert by Herbert Treneer, Charles Duff and Kathryn Sells, a genuine treat for all music lovers.

On Tuesday morning, President Leppard in his address made interesting reference to the early days of the school, followed its development through a period of years, indulging in many delightful reminiscences which were received with much relish by his former class-mates, whose memories were stirred by his recital of incidents long since forgotten.

Mr. F. W. Johnston then gave a paper on "The Canadian National Institute for the Blind—what it has done and what it hopes to do." Mr. Johnston set forth in concise form the main achievements of the Institute since its establishment five years before. Under the head of "Publishing and Library Department" he noted that the circulation of literature and music had reached the total in March, 1923, of 121,802. This does not include catalogues nor the circulation of the monthly journal "The Braille Courier." At the time of the incorporation of the library in 1906 there were twenty-six members and only eighty-four volumes of reading matter. Mr. Johnston referred to its rapid growth until

June, 1923, when the library membership stood at 759 with 10,287 volumes on the shelves embracing 2,309 titles. Regarding the salesroom department, Mr. Johnston reported a grand total of sales amounting to $56,540.79, and spoke feelingly of the new zest in life afforded to blind girls in being given the opportunity to make a living for themselves. The extension of the Home Teaching, Aftercare and "Prevention of Blindness" Departments were all dealt with, showing how very thoroughly the Canadian National Institute for the Blind had been organized with a view to covering every problem in the interests of the blind.

In the afternoon Miss Carrie Prittie, of Kerwood, gave an interesting paper on the subject of "A Busy Life." She referred in more or less detail to the numerous duties falling to the lot of the average housekeeper, showing how well a blind girl could with courage and patience play a valuable part in the home. She laid no claim to a career in any special sphere or profession, but emphasized how she had applied herself to the task of filling well the place in a home which fate had allotted to her.

Mr. S. W. Wigle, of Kingsville, followed with a rather humorous account of his own personal experiences since leaving the school many years ago. He expressed himself as always interested in anything which might open up a new avenue of employment for the blind, as he felt that there was a danger of their crowding each other in the already too limited sphere of useful labour open to them. Mr. Wigle was listened to with great interest, and all his friends and comrades felt that there would be something lacking without his cheery and breezy presence.

After the reports of the committees were presented and the usual resolutions passed, the election of officers resulted as follows: President, Elizabeth Nesbitt, Walkerton; 1st vice-president, Herbert Treneer, Toronto; 2nd vice-president, Robert Stewart, Hamilton; secretary-treasurer, W. B. Donkin, Brantford.

Visitors

At the close of the term in June, the school was glad to welcome as interesting and interested visitors Mr. Hicks, Superintendent of the School for the Blind, Hartford, Conn., accompanied by several of the teachers from his school. Mr. Frank Driggs, Superintendent of the School for the Deaf and Blind, Ogden, Utah, was also a welcome visitor.

Date of School Opening

The year will re-open Wednesday, September 24th, of this year, 1924, and the attention of the parents is drawn to the fact that pupils should not be permitted to return to the school without an adequate supply of clothing. It is not to be expected that sturdy boys and girls can go through the school year from September till June with only one suit of clothes and one pair of boots.

The following list is intended to draw attention to the articles of clothing needed, and it is also urged that each article be *plainly marked* so that there will be no danger of loss in the laundry.

Girls' List

All articles to be marked with name, and all to be in good condition.

5 Middies.
2 Skirts, dark and of good quality.
1 Sunday dress.
3 Undervests.
3 Pairs of drawers.
2 Dark petticoats.
1 Light petticoat.
3 Night dresses.
3 Pairs of stockings.
1 Pair of rubbers.
2 Ferris waists.
2 Pairs of shoes.
1 Cap.
1 Pair of gloves for winter.
Comb and brush.
Tooth brush.
Kimona.
12 Handkerchiefs.
Slippers.
Extra shoe laces.

Boys' List

All articles to be marked with name, and all to be in good condition.

1 Suit for Sunday.
2 Extra pairs of pants.
1 Overcoat.
2 Light blouses (to be made with collar and waist band).
2 Dark blouses.
3 Suits of underwear.
6 Pairs of stockings or socks.
2 Pairs of boots.
1 Pair of rubbers.
2 Night shirts.
2 Sweater coats.
Suspenders.
1 Pair of mittens.
Neckties.
12 Handkerchiefs.
1 Comb and brush.
1 Tooth brush.
2 Caps.
2 Wash cloths.
Extra shoe laces.

PHYSICIAN'S REPORT

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I beg leave to forward my report as physician to the Ontario School for the Blind, for the year ending October 31st, 1923.

The session was passed with very few serious cases, either among officers or pupils. The fall months were passed with the usual minor ailments, particularly colds with sore throats, which are rather prevalent among the pupils, because of the tendency to enlarged tonsils.

In November, 1922, those pupils, who had not previously been vaccinated, were vaccinated. In January there was a mild epidemic of influenza, which extended into February. All made good recoveries. One pupil suffered from a fracture of tibia in right leg and made a perfect recovery. It gives me pleasure again to draw attention to the very efficient work done by Miss Wright, who has charge of our hospital.

The fall term of 1923 was marred by the invasion of a moderately severe form of scarlet fever. There were seven cases in all, confined to the boys' side. The patients were admitted to the isolation wing of the Brantford General Hospital and all made good recoveries. It was our good fortune that the city hospital was able to take care of these patients, as its accommodation is none too adequate.

I beg to draw your attention to the absolute lack of rooms or building on our grounds suitable or available to take care of an epidemic of contagious diseases. I take this opportunity to express my appreciation of the assistance given me during this recent outbreak by Dr. McClenaghan of the Provincial Board of Health and by Dr. W. Hutton, Medical Health Officer for Brantford.

I have the honour to be,

Sir,

Your obedient servant,

J. A. Marquis.

December 26th, 1923.

DENTIST'S REPORT

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour to submit the following report for the year ending October 31st, 1923.

All the pupils have presented themselves for examination and thirty boys and thirteen girls required no work except having their teeth cleaned.

Seventy fillings were inserted for the boys and seventy-nine for the girls.

I am much pleased with the attention the pupils are giving to their teeth. There were twelve whose teeth were so well kept that it was useless for me to try to improve them. Many more were almost as good. To those in daily charge I would give credit for this condition.

Respectfully submitted,

J. R. Will.

Brantford, January 2nd, 1924.

OCULIST'S REPORT

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour to report the results of the examination of the pupils' eyes for the year 1923.

Of the pupils who registered at the school for the first time during the year, twenty-eight—eighteen male and ten female—were examined.

Condition of Sight

	Males	Females	Total
1. Without perception of light in either eye	2	1	3
2. Perception of light in one eye, none in the other	2	4	6
3. Perception of light in both eyes	2	2	4
4. Limited objective vision in one eye	5	2	7
5. Limited objective vision in both eyes	7	1	8
	18	10	28

With the exception of five of these pupils, one of whom may be retired, all have very deficient sight, and two of those with better sight are wise to enter this school for education, as the attempt to use their eyes in the usual way might be prejudicial to what sight they have remaining.

A few of the pupils of previous years who were re-examined were found to show the usual slight fluctuations in the degree of sight. One, however, showed a considerable degree of improvement, so much so that if it continue may enable him to leave the school.

Diseases Causing Blindness

	Males	Females	Total
Optic Atrophy	4	2	6
Cataract	3	2	5
Ophthalmia Neonatorum	2	1	3
Uveitis	2	1	3
Trachoma	1	1	2
Myopia	2	..	2
Measles	1	1	2
Aniridia	1	..	1
Microphthalmus	..	1	1
Injury to both eyes	..	1	1
Not diagnosed	2	..	2
	18	10	28

In most of the cases of optic atrophy neither the history nor present condition reveals the cause; one, however, is the result of a fall on the head, one from a blow on the head, while one is due to a Gliomotous cyst of the brain which was successfully operated on, otherwise leaving the child in a nearly normal condition.

Of the cataract cases one was recommended for operation as the sight would almost surely be materially improved. The rest offer no such promise.

The three cases classed under ophthalmia neonatorum are not so described in the application forms, but the causes assigned with the age of onset and the present condition of the eyes make the diagnosis reasonably sure.

The two cases of myopia are of high degree and are progressing, making it highly advisable to discontinue the use of the eyes for reading as the sight is already pretty bad.

The eyes of the two pupils said to have lost their sight from measles are too degenerated to assign any other cause.

An explosive cap was responsible for the only pupil entering this year blinded by injury to the eyes. So that it may be noted that the number of pupils entering this year from so-called preventable blindness is unusually small.

One pupil whose eyes had been operated on some years ago for cataract had developed a secondary membrane, which when operated on again gave a marked improvement in sight. The enucleation of a repulsive blind eye and substitution of an artificial eye much improved the appearance of another pupil.

The condition of the eyes of the two pupils whose diseases were not diagnosed will be further investigated when it is hoped a diagnosis will be made.

Respectfully submitted,

B. C. Bell.

Brantford, November 26th, 1923.

REPORT ON MUSICAL INSTRUCTION

To The Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour of submitting my report as examiner in music, at the Ontario School for the Blind, Brantford.

The examination in practical subjects, which embraced piano, organ, violin and singing, took place on June 6th and 7th, and the papers on theoretical subjects—rudiments and harmony, on June 8th, 1923.

Thirty-one pupils entered for the piano examination, one for organ, seven for violin, three for solo singing, ten in rudiments and eight in harmony.

Piano—In the introductory grade five of the eight candidates did particularly well—one gaining first-class honours.

In the elementary grade all six candidates passed—several with honours.

Of the ten in the primary grade, two did excellently, and the work of the remaining eight was very fair.

In the junior grade, six were examined and three of these obtained honours.

In the intermediate grade, the one candidate who was presented passed a good examination—obtaining honours.

In most respects the piano playing has made a distinct advance during the past academic year. I was much impressed with the intelligent, musicianly rendering of some of the classics by several young students in the various grades.

The technical side, however, needs very special attention; indeed, the future success of the many talented pupils in the school depends largely on the care with which the technical side is now developed. The teachers in the piano department are Mr. J. Galloway, A.R.C.O. (musical director); Miss Smyth and Miss Howell, who deserve much praise for their efficient work.

Organ—The boy who took the organ-playing examination possesses undoubted talent. He obtained eighty-one marks out of a possible one hundred. This same pupil presided at the organ for the hymn singing at morning prayers.

Violin—Four pupils passed the introductory violin examination; three others, a little more advanced, played a trio with good bowing and fair tonal quality. This class is under the able direction of Miss Jones.

Singing—One pupil passed the primary examination and two others the junior—one gaining honours.

Mr. Galloway, who is responsible for all the vocal training of the school, has made considerable improvement in the diction and voice-production of his pupils.

Rudiments—Of Miss Howell's class all candidates (ten) were successful—four reached the first-class honours standard and five the second-class. An excellent result.

Harmony—An elementary harmony class under the tuition of Mr. J. Galloway is making very good progress. Three pupils gained first-class honours, four second-class and one passed.

Choral Classes—The choral class is a fairly well-balanced group of young fresh voices, numbering about forty. These enthusiastic young people sang several anthems and part-songs with considerable expression. Their enunciation and pitch were extremely good. The soprano soloist deserves a special word of praise for her artistic singing.

The junior class performed several bright secular pieces in unison with good effect—in good time and tune. I was very pleased to notice the improvement in voice production amongst the boys.

Piano-tuning and Repairing—Mr. Ansell; class numbers fifteen, three of whom are leaving to take positions in piano manufacturers' establishments.

The senior students in addition to the ordinary tuning of piano and reed organs illustrated to my complete satisfaction that they are capable of regulating the wires; and they are able to remedy defects in the mechanism of player-pianos. A number of the graduates from this tuning school are holding responsible positions in various parts of the world. Mr. Ansell is a painstaking and well-qualified teacher.

In conclusion, I would like to express my admiration at the healthy tone and splendid discipline that pervades the whole school.

I have the honour to be,

Sir,

Yours most obediently,

ALBERT HAM,
Mus. Doc., F.R.C.O.

561 Jarvis Street, Toronto, July, 1923.

LITERARY EXAMINER'S REPORT

To THE HONOURABLE G. H. FERGUSON, B.A., LL.D.,
Minister of Education for Ontario.

SIR,—Herewith I submit my report as Literary Examiner at the Ontario School for the Blind for 1923.

Organization and Equipment

Junior high school work and public school work is taken up, the former being in charge of Mr. Cole and Misses Burns and Burden, and the latter in charge of Messrs. Cole and Langan and Misses Burns, Macguire, Moffitt, Lowry and Patterson.

The high school work consists of Latin, French, Physics, Geography, Literature, Grammar, Spelling, Reading, History and Typewriting. The public school work is essentially the same as that laid down in the Course of Study for public and separate schools, but the number of grades is necessarily more limited. Instruction is given in both New York point and Braille, although the latter is more generally used.

High School Classes

The number of pupils doing high school work is smaller than last year, owing to the older pupils leaving the school.

Mr. Cole does excellent work and has the interest and confidence of his class. The class shows proficiency in the work, especially in literature, history, geography and grammar.

The Public School Classes

Miss Patterson has charge of the kindergarten-primary class. Pupils in this class learn to write Braille, to read from the primer and to spell from the primer and speller. In arithmetic the number facts to ten are learned and

simple problems in addition and subtraction are done. Seat work consists of weaving, sewing and modelling in plasticene. I was greatly pleased at the progress of two foreign children who could not speak English on entering the school last September.

Miss Burns has a primer and junior first class. The pupils read the public school readers which have been printed in Braille. Oral and written problems in addition and subtraction were readily done, especially by the senior class. The results in spelling were very satisfactory. Considerable progress had been made in writing the Braille.

Miss Lowry also has a senior primary class, the pupils of which were more advanced than those of Miss Burns. This class reads well from the standard primer and first book. They read, as well, such books as Prince Curly Chin and Jack and the Beanstalk. The spelling was taken from the reader and well done. In arithmetic the pupils learn the tables to twelve times, do addition involving carrying, and subtraction involving borrowing, and simple oral problems. Oral composition, based on Bible stories and fairy stories, showed good results. The pupils write Braille readily. They have learned many memory gems which they are pleased to give.

Miss Macguire has charge of a first book class, which covers much more work than that in the ordinary public school course, e.g., the pupils write Braille and square hand, read fluently and intelligently from the reader, understand numeration and notation and multiplication up to four times. This class is familiar with the tables of time, measure and money, and do simple problems based on these. A good introduction to elementary geography, hygiene and history is given the class. Oral and written composition receives considerable attention and the pupils have made progress.

Miss Moffit has charge of a second book class, which covers as well much work that would be done in a third book class in an ordinary school. In arithmetic, multiplication and division and problems, involving the four simple rules, receive attention. British history to the close of the reign of Henry I is well taken up, as is some of the chief characters in the early history of Canada. Selections from the second book and the Third Golden Rule book form the basis of reading and literature. Considerable supplementary reading is done from such works as "Wild Animals I Have Known," "Rolf in the Woods," "Dawn at Shanty Bay," etc. A general knowledge of the geography of the British Empire is well presented to the pupils. Spelling, hygiene, writing and composition are carefully taken up. The friendly letter, oral and written stories, etc., form the groundwork in composition.

Mr. Langan has the third book work and covers the following ground: Arithmetic, multiplication tables to twenty times, tables of time, capacity, weight, length, area and volume; reduction and problems based thereon; addition of simple fractions. Geography, North America, the general geography of Canada, and the special geography of Ontario. History of Canada to the rebellion of 1837. Literature and reading; the third reader to page 133. Spelling, words from the speller and reader; simple geographical names and homonyms. Grammar—the sentence and its parts; the parts of speech; analysis of sentences and correction of simple errors in English. Composition—Oral and written; friendly and business letters. Hygiene—the bones of the body; muscles; digestion; circulation; respiration; nervous system, etc.

Mr. Cole has the senior class, which covers essentially all the work done in a senior fourth class in the public schools. His class contains some very bright pupils, a number of which should be ready for the Entrance examination in 1924.

Miss Burden teaches a number of classes in typewriting. It is surprising to see the accuracy and skill attained by some of the senior pupils. I understand some of her pupils have secured positions as typists.

Manual Training and Household Science

Mr. Donkin still continues the manual training work very successfully. Many improvements have been made in the shop which makes the instruction more effective.

Miss Cooper directs the household science and sewing classes, both of which do excellent work. The new household science room is much appreciated.

Owing to the illness of Miss Haycock, the knitting is in charge of Mrs. Strowger. Some fine work in knitting and crocheting was on exhibit and the pupils were engaged at their pieces.

Notes

1. Principal Race has a much better graded school than in former years.
2. The work laid down for each grade is very definite.
3. The school throughout is scrupulously clean, so much so that it appeals to one at every turn.
4. The staff is duly qualified and fired with a spirit for work and co-operation.

I have the honour to be,

Sir,

Your obedient servant,

E. E. C. Kilmer.

Brantford, July, 1923.

ONTARIO SCHOOL FOR THE BLIND

I.—Attendance each official year since the opening of the School

			Male	Female	Total
Attendance for portion of year ended 30th September,		1872	20	14	34
" for year ended 30th September,		1873	44	24	68
" " "		1874	66	46	112
" " "		1875	89	50	139
" " "		1876	84	64	148
" " "		1877	76	72	148
" " "		1878	91	84	175
" " "		1879	100	100	200
" " "		1880	105	93	198
" " "		1881	103	98	201
" " "		1882	94	73	167
" " "		1883	88	72	160
" " "		1884	71	69	140
" " "		1885	86	74	160
" " "		1886	93	71	164
" " "		1887	93	62	155
" " "		1888	94	62	156
" " "		1889	99	68	167
" " "		1890	95	69	164
" " "		1891	91	67	158
" " "		1892	85	70	155
" " "		1893	90	64	154
" " "		1894	84	66	150
" " "		1895	82	68	150
" " "		1896	72	69	141
" " "		1897	76	73	149
" " "		1898	74	73	147
" " "		1899	77	71	148
" " "		1900	77	67	144
" " "		1901	72	66	138
" " "		1902	68	70	138
" " "		1903	67	64	131
" " "		1904	68	66	134
" " "		1905	67	74	141
" " "		1906	71	76	147
" " "		1907	72	72	144
" " "		1908	71	68	139
" " "		1909	72	70	142
" "	31st October,	1910	77	67	144
" " "		1911	76	61	137
" " "		1912	69	55	124
" " "		1913	62	62	124
" " "		1914	65	59	124
" " "		1915	70	62	132
" " "		1916	82	61	143
" " "		1917	74	53	127
" " "		1918	75	51	126
" " "		1919	77	51	128
" " "		1920	81	55	136
" " "		1921	87	59	146
" " "		1922	96	59	155
" " "		1923	109	64	173

II.—Ages of Pupils for the year ended 31st October, 1923

Years	Number	Years	Number	Years	Number
Seven	2	Fourteen	9	Twenty-one	4
Eight	6	Fifteen	19	Twenty-two	3
Nine	14	Sixteen	11	Twenty-three	1
Ten	12	Seventeen	15	Twenty-four	1
Eleven	17	Eighteen	6	Twenty- ve	1
Twelve	16	Nineteen	8		
Thirteen	21	Twenty	7	Total	173

III.—Nationality

	Number		Number		Number
American	2	Hebrew	1	Russian	8
Austrian	4	Indian	3	Ruthenian	2
Canadian	59	Irish	9	Scandinavian	1
Danish	1	Italian	4	Scottish	14
English	44	Mennonite	2	Ukranian	2
Finlander	1	Norwegian	1	Welsh	1
French	5	Polish	3		
German	5	Roumanian	1	Total	173

IV.—Denomination of Parents

	Number		Number		Number
Anglican	41	Hebrew	2	Roman Catholic	37
Baptist	6	Lutheran	10	Ruthenian	1
Christian Science	2	Methodist	32		
Gospel Tabernacle	1	Presbyterian	41	Total	173

V.—Occupation of Parents

	Number		Number		Number
Accountant	1	Engineer	1	Painters	2
Baker	1	Farmers	45	Paper Maker	1
Barber	1	Foreman	1	Pedlars	2
Blacksmith	1	Gardeners	2	Policeman	1
Bookkeepers	2	Grocer	1	Porter	1
Bricklayer	1	Horseman	1	Printer	1
Butcher	1	Hotelman	1	Railway Employees	11
Cabinet Makers	2	Hunter	1	Salesman	1
Caretaker	1	Iron Worker	1	Sawyers	2
Carpenters	6	Jeweler	1	Shoemaker	1
Carters	2	Laborers	30	Soldiers	2
Civil Servant	1	Machinists	7	Steward	1
Clerks	4	Magistrate	1	Stone Cutter	1
Coal Dealer	1	Manager	1	Stove Mounter	1
Confectioner	1	Mechanics	2	Tuners	4
Contractor	1	Merchants	3	Unknown	6
Craneman	1	Miller	1		
Dairyman	1	Millwright	1	Total	173
Dentist	1	Musician	1		
Electricians	2	Packer	1		

VI.—Cities and Counties from which Pupils were received during the official year ended 31st October, 1923

City or County	Male	Female	Total	City or County	Male	Female	Total
County of Addington	..	1	1	City of Ottawa	..	1	1
District of Algoma	..	1	1	County of Oxford	..	2	2
City of Belleville	..	1	1	County of Peel	1	..	1
County of Brant	1	..	1	County of Perth	1	..	1
City of Brantford	2	3	5	County of Peterboro	1	3	4
County of Bruce	1	..	1	County of Renfrew	2	1	3
County of Elgin	1	..	1	County of Russell	..	1	1
County of Frontenac	..	1	1	City of Sarnia	..	1	1
County of Grenville	1	..	1	County of Simcoe	3	1	4
County of Grey	1	..	1	District of Thunder Bay	1	..	1
County of Haldimand	2	..	2	District of Timiskaming	..	2	2
County of Halton	..	1	1	City of Toronto	16	10	26
City of Hamilton	..	2	2	County of Waterloo	..	1	1
County of Huron	2	..	2	County of Welland	2	2	4
City of Kingston	2	..	2	County of Wellington	1	1	2
County of Leeds	4	1	5	County of Wentworth	4	..	4
County of Lincoln	1	..	1	City of Windsor	..	1	1
City of London	1	1	2	Province of Alberta	14	4	18
County of Middlesex	1	..	1	" Manitoba	22	10	32
District of Muskoka	1	..	1	" Saskatchewan	13	8	21
District of Nipissing	3	1	4				
County of Northumberland	1	..	1	Totals	109	64	173
County of Ontario	3	2	5				

VII.—Cities and Counties from which Pupils were received from the opening of the School until 31st October, 1923

City or County	Male	Female	Total	City or County	Male	Female	Total
County of Addington	1	1	2	District of Nipissing	10	8	18
District of Algoma	10	6	16	County of Northumberland	6	9	15
County of Brant	11	8	19	County of Ontario	10	14	24
City of Brantford	18	14	32	City of Ottawa	27	4	31
City of Belleville	4	2	6	County of Oxford	8	14	22
County of Bruce	11	12	23	District of Parry Sound	3	..	3
County of Carleton	2	2	4	County of Peel	4	2	6
County of Dufferin	2	1	3	County of Perth	6	11	17
County of Dundas	3	3	6	County of Peterborough	15	7	22
County of Durham	4	4	8	County of Prince Edward	7	2	9
County of Elgin	7	6	13	County of Prescott	2	2	4
County of Essex	15	22	37	County of Renfrew	9	7	16
County of Frontenac	5	5	10	County of Russell	6	4	10
County of Glengarry	8	2	10	District of Rainy River	1	1	2
County of Grenville	3	2	5	City of St. Catharines	3	2	5
County of Grey	11	12	23	City of St. Thomas	4	2	6
City of Guelph	4	5	9	City of Stratford	3	1	4
County of Haldimand	6	5	11	County of Simcoe	14	12	26
County of Haliburton	2	..	2	County of Stormont	5	2	7
County of Halton	7	4	11	City of Toronto	91	60	151
City of Hamilton	24	23	47	District of Thunder Bay	1	..	1
County of Hastings	6	6	12	County of Victoria	9	2	11
County of Huron	15	13	28	County of Waterloo	13	6	19
City of Kingston	8	4	12	County of Welland	9	7	16
County of Kent	11	8	19	County of Wellington	11	9	20
County of Lambton	20	8	28	County of Wentworth	11	11	22
County of Leeds	19	5	24	County of York	21	17	38
County of Lanark	4	4	8	Province of Quebec	5	1	6
County of Lennox	4	1	5	Alberta	19	9	28
County of Lincoln	4	3	7	British Columbia	11	4	15
City of London	15	11	26	Manitoba	31	22	53
County of Middlesex	11	13	24	Saskatchewan	19	14	33
District of Muskoka	4	4	8	United States	1	1	2
County of Norfolk	11	10	21				
City of Niagara Falls	..	1	1	Totals	685	497	1182

VIII.—Cities and Counties from which Pupils were received who were in Residence on 31st October, 1923

City or County	Male	Female	Total	City or County	Male	Female	Total
City of Belleville	..	1	1	County of Oxford	..	2	2
County of Brant	1	..	1	County of Peel	1	..	1
City of Brantford	2	3	5	County of Perth	1	..	1
County of Bruce	1	..	1	County of Peterborough	..	3	3
County of Frontenac	..	1	1	County of Renfrew	2	1	3
County of Grey	1	..	1	City of Sarnia	..	1	1
County of Haldimand	1	..	1	County of Simcoe	1	1	2
County of Halton	..	1	1	District of Timiskaming	..	2	2
City of Hamilton	..	2	2	City of Toronto	13	7	20
County of Huron	1	..	1	County of Waterloo	..	1	1
City of Kingston	2	..	2	County of Welland	1	2	3
County of Leeds	4	1	5	County of Wellington	1	1	2
County of Lincoln	1	..	1	County of Wentworth	4	..	4
City of London	1	..	1	City of Windsor	..	1	1
County of Middlesex	1	..	1	Province of Alberta	11	3	14
District of Muskoka	1	..	1	" Manitoba	14	6	20
District of Nipissing	2	1	3	" Saskatchewan	11	7	18
County of Northumberland	1	..	1				
County of Ontario	1	2	3	Totals	81	51	132
City of Ottawa	..	1	1				

Maintenance Expenditure for the Year ended Oct. 31, 1923, Compared with the previous year

Service	Expenditure Year ended October 31st, 1922	Expenditure Year ended October 31st, 1923
	$ c.	$ c.
Medicine and Medical Comforts	422 44	342 05
Groceries and Provisions	9,377 98	11,088 51
Bedding and Clothing	915 05	567 80
Fuel, Light and Power	8,312 42	13,031 07
Laundry, Soap and Cleaning	1,169 44	1,205 12
Furniture and Furnishings	1,484 45	1,160 43
Farm and Garden	1,038 59	1,488 52
Repairs and Alterations	1,286 26	1,462 77
Advertising and Printing	591 87	508 55
Books, Apparatus and Appliances	1,650 11	1,125 76
Pupils' Sittings in Church	200 00	200 00
Y.M.C.A. Memberships	100 00	100 00
Rent of Hydrants	160 00	160 00
Water Supply	630 22	489 92
Inspection of Literary and Musical Classes	250 00	250 00
Occulist—Care of Eyes	150 00	230 00
Dental Inspection—Care of teeth	163 00	163 25
Musical Instruments	570 46	52 30
Repairs to Pianos and Organs	94 95	170 38
Hardware, Paint, Oils, etc	442 11	455 04
Workshop—Tools and Material	1,395 97	859 91
Engineers' Supplies	362 81	358 00
Models and Outfits	98 00	53 25
Travelling Expenses	451 61	214 20
Motor Conveyances and Maintenance	900 00	897 14
Contingencies	1,155 65	1,494 35
Salaries	47,822 84	49,313 65
	$81,196 23	$87,441 97

Our expenditure for the year ended October 31st, 1923	$87,441 97
Less amount of Perquisites and Casual Revenue	19,163 66
Actual cost of Maintenance	$68,278 31
Average Attendance for year ended October 31st, 1922	130
Average per capita cost for year ended October 31st, 1922	512 27
Average Attendance for year ended October 31st, 1923	136
Average per capita cost for year ended October 31st, 1923	502 04
Reduction in per capita cost per year of	$10 23

Certified correct,

G. H. Ryerson,
Bursar.

APPENDIX Y

ONTARIO SCHOOL FOR THE DEAF

ANNUAL REPORT OF THE SUPERINTENDENT

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education for Ontario.

Sir,—I have the honour of submitting for your consideration the Annual Report of the Ontario School for the Deaf for the year ending October 31st, 1923.

The Attendance

During the session of 1922-23 the total number of pupils enrolled was 292, the average attendance being 290. This is an increase of 20 over that of the previous session, and of 45 in the last two years. The attendance at the beginning of the current session is practically the same as that of the previous one, the present enrolment being 293. The indications are that the attendance next year will probably reach the three hundred mark.

The Work of the Session

As intimated in my last report, the increased attendance during the past session necessitated the employment of three additional teachers, there now being 26 classes in the academic department with 28 teachers, two of whom are engaged in supervision and teacher-training work. At the beginning of the term the number of classes and teachers is the same as that of last year, though there have been several changes in the personnel of the staff. The work of the session has been satisfactory and good progress is being made in all departments of the school. More detailed information, relative to the work in the classrooms, is contained in the report of the Literary Examiner.

The Expenditure

The net expenditure for the year 1922-23 was $122,720.86, as compared with $111,605.09 for the previous year, an increase of $11,115.77 in the total net outlay, and a slight apparent per capita increase. This increase is due to several reasons. One of these is the extra requirements for the new building. For several years previous an effort was made, in view of the approaching construction of the new building, to restrict the buying of furnishings to the bare necessities, and to wait for all beyond this till the building was completed. This necessitated an extraordinary outlay in these items during the past year, though it will be seen that the amount so spent is very moderate in view of the special circumstances. Then the considerably larger attendance made an

increase in our staff necessary, the amount paid in salaries and wages in 1922-23 being $6,003 in excess of that in 1921-22, which alone accounts for over one-half of the total increase. Moreover, on account of the building operations, school was carried on for only eight months in the session of 1921-22, instead of the usual nine months. The proper basis of comparison is, therefore, as follows: For the eight-month session of 1921-22, with an average attendance of 270, the total net outlay was $111,605.09. For the nine-month session of 1922-23, with an average attendance of 290, the outlay was $122,720.86. So the weekly per capita outlay during the actual school term shows a substantial decrease. The weekly per capita cost as given in the detailed financial statement appended hereto is calculated, as has always been done, on the whole calendar year of 52 weeks, so takes no account of the relative lengths of the school terms. It is evident, therefore, that the utmost economy has been exercised, consistent with the greatest possible efficiency of the school and with the reasonable comfort and welfare of the pupils. It is to be expected, premising normal conditions, that the coming year will show a still further reduction in the per capita outlay, without in any way impairing the efficiency of the school.

Reorganization of the School Buildings

The reorganization and extension of the school buildings, which was begun in 1913, has now been completed. The two new pupils' residences were finished and ready for occupation just after the beginning of the war, and were officially opened in the fall of 1914. The construction of the new main building, which was postponed till after the war, was begun in 1919, and was completed and the building occupied in the early part of the present year. The other buildings have been remodelled so as to provide better living quarters for the household staff, and also very much needed enlarged accommodation for the printing, carpenter, shoe and bake shops, all of which are now reasonably capacious and most of them well equipped with modern machinery and appliances.

The new main building is a handsome and commodious structure of tapestry brick with stone facings, and while strictly utilitarian in purpose and design, is yet sufficiently ornate to be pleasing to the eye; and the whole group of buildings, effectively located on spacious and beautiful grounds overlooking the Bay of Quinte, presents a dignified and very attractive *tout ensemble.* The main building contains the administrative offices, the classrooms, including commodious sewing and household science rooms, a capacious assembly hall and dining room, and model kitchen and refrigerator compartments with a large bakeshop beneath, all equipped with every requirement for the sanitary, efficient and economical preservation and preparation of food. In the basement there are also large play and cloak rooms for the pupils. All the buildings are heated by one central and very efficient heating plant, and equipped with the best ventilating system that could be devised.

The classrooms, of which there are twenty-eight now available, with provision for six more should the need arise, though now used for other purposes, are large and airy rooms, are well lighted, heated and ventilated, contain ample supply closets and bookcases, are well equipped with schoolroom appliances and aids, and are in every way admirably adapted to their purpose.

The Province of Ontario now has a school plant for the education of the deaf that is, we are assured, surpassed by none and equalled by few, if any, on the continent. At the Convention held here last June, referred to below, it was gratifying to hear the eulogiums passed upon our buildings by the superintendents and instructors present, who seemed unanimous and quite evidently

sincere in the opinion that the Ontario School now stands in the first rank among schools for the deaf, both in the excellent accommodations and other facilities provided and in the character and quality of the educational work being accomplished. It might be interesting to quote extracts from a few of the complimentary references made relative to our school, and to the Convention itself, that appeared in practically all of the papers published by the schools for the deaf throughout the continent:

From the *Arkansas Optic*: The new school building at the Belleville School is indeed a model of its kind. It stands out conspicuously to-day as the most up-to-date building devoted to the education of the deaf. It ought to be fine and is. What I mean by fine, is perfect in plan and equipment. Every State in this Union ought to send the head of its School for the Deaf to Belleville to study the structure. The Convention at Belleville was a great success; it was a success in attendance, when you consider the distance travelled by those who attended; it was a success in the character of those who did attend; it was a success in the spirit that pervaded the body; it was a success in the cordiality of the citizens of Belleville and Canada; it was a success as an international convention, as there were delegates from Canada, the United States, England, Ireland, Japan and India; it was more than a success in the attendance to every detail of want and wish of the guests by those who acted as hosts. The programme was especially interesting and helpful.

The Deaf Oklahoman: One feature of the Convention that proved of great value was the demonstrations of class work staged by the Ontario School. The exhibits of school and industrial products must also be mentioned. There was a large collection and it was a credit to the schools that took part. The Ontario School has a splendid plant. The principal buildings are a dormitory for girls and one for boys, and the main or administration building, in the latter of which the meetings were held. The dormitory buildings were erected several years ago. They are substantial, well constructed buildings with tile and concrete floors in halls and toilets, and hardwood floors and finish in the rooms. Every modern convenience is provided. The main building contains the offices, the schoolrooms, the auditorium, the kitchen and dining room and rooms for teachers and employees. This structure was completed last spring and with its tile and hardwood floors and hardwood finish throughout, its large and well-lighted rooms and convenient arrangement, it may be classed as one of the finest buildings of the kind that any school for the deaf in America can boast. Ontario has done herself proud in providing so handsomely for her deaf.

The Deaf Mississippian, Jackson, Mississippi: The much heralded Convention of Teachers and Superintendents at the Ontario School for the Deaf, at Belleville, is a thing of the past, but it was one of the most profitable gatherings we have had in a long time. The Ontario School is beautifully located on the Bay of Quinte, an arm of Lake Ontario. The institution is a splendid one. The main building, just finished, faces the bay and seemed ideal to many of us, if not all.

The Palmetto Leaf, Cedar Springs, S.C.: We do not know a thing about the other provinces and their schools for deaf children, but we discovered that Ontario has a school plant that would look most acceptable in any state in this Union. We confess we were surprised when we stood at the entrance and looked the entire plant over; and we were still more surprised when we had entered each building and had studied it closely.

The Echo, Winnipeg, Man.: Canadians generally, and those interested in the deaf especially, have reason to feel gratified and proud in the success of the Convention of Teachers of the Deaf at Belleville this summer, and we of the West wish to congratulate our fellow-workers in Ontario. We have attended several of these Conventions and we can say with perfect truth that in the hospitality shown and in the arrangements made for the comfort and entertainment of members, this year's meeting was an unqualified success. Delegates from the South were not backward in expressing their appreciation of the treatment they received. Belleville has a plant which is second to none on the continent and was a source of pride to those interested in the school. The new main building is a model of beauty and completeness, and the two dormitory buildings, both comparatively new, are equally satisfactory. Situated as the school is, in beautiful grounds with fine maple trees and on the shore of the Bay of Quinte, it would be impossible to find a more pleasing picture.

The School News, Halifax, N.S.: We arrived at Belleville at 3.00 p.m., Monday. What a great and agreeable surprise awaited us! We looked in wonder and amazement at the beautiful grounds and buildings. Connected with the school are farm and garden lands of about one hundred and eighty acres, including ten acres of orchard. The lawns are spacious and provide ample playground for the children. The new school buildings are complete in every detail, accommodating about three hundred pupils, with a large and efficient staff of teachers. Every convenience is provided for all, making it conducive for the best work. It was a revelation to us to see the great interest and the great work that is being done all over the world for the betterment of our schools.

The American Annals of the Deaf, which is the official organ of the Conference of Superintendents and Principals, says: Belleville, Ontario, is beautifully situated on the Bay of Quinte, an arm of Lake Ontario. The town itself is embowered in maple trees, and the school, with its grounds running down to the lake, rivals the California school for loveliness of location.

The new administration building of the Ontario School for the Deaf is a model of its kind, with its large airy classrooms, its beautiful chapel and commodious dining-room.

It will be of interest to include also an expression of appreciation of our buildings and school work by those most deeply and vitally interested. At a gathering of parents of deaf pupils a resolution, moved by Mr. H. C. Lee, of Toronto, was unanimously passed, of which the following, eliminating personal references, is the pertinent part: "We, the one hundred or more parents and relatives of the pupils attending the Ontario School for the Deaf here assembled at the School this Christmas Day, wish to express to the Minister of Education, the Minister of Public Works and to the Government and Legislature of Ontario our hearty appreciation of the beautiful, commodious and comfortable buildings that have been erected and the excellent facilities provided for the training and education of the deaf children of Ontario." Dr. McMillen, of Sarnia, said: "It affords me great pleasure to second the above motion. The deaf children of the Province of Ontario have here indeed a most beautiful, serviceable and comfortable building. The parents of these deaf children are grateful for the efforts of the present Government, and also of the former Governments of the Province of Ontario for the very generous and able manner in which they have provided for the care and education of the unfortunate child who is born deaf, or later acquires deafness. The educating of the child must be placed in the hands of 'specialists.' A teacher in the public schools has a child's five special senses to appeal to. In a school of this kind the teachers are expected to accomplish the same work with one of these senses lacking, and a very important one, the sense of hearing. To acquire ability to instruct such pupils requires special training and education. I think the parents of these children should impress upon the Government the needs of the specialists and that teachers in institutions of this kind should be offered sufficient inducement to attain and maintain that high standard of training and education, so that this school will be known for its efficiency throughout the length and breadth of the Dominion and may be pointed to as the ideal institution for the education of the deaf child.

"We are pleased to hear of the good state of health of your pupils. This bespeaks constant care and supervision. It is difficult to believe that where so many children are assembled together that you have been able practically to eliminate sickness. I know that your average of sick children is far lower than that of public schools in our cities and towns throughout the Province of Ontario.

"This is indeed a beautiful edifice. Yet bricks and mortar, carved stone and polished oak floors do not educate. It is the organization. It is the staff that accomplishes results and we trust and hope that the Government will back up Dr. Coughlin in his efforts to obtain and maintain a staff of efficient specialists to carry on this great work in these beautiful and well equipped buildings."

The motion was also seconded by Mrs. Simpson, of Ottawa, Mr. Andrews, of Windsor, and Mr. Harrison, of Grimsby, representing their respective sections of the Province, and by Mr. Gerow, of Peterborough, who spoke on behalf of the deaf.

Mr. Harrison said that this was his first visit to the school and he was surprised and delighted with all he saw. He had somewhat dreaded coming, expecting a rather dreary and uninteresting time, but it was the best and most enjoyable Christmas he ever had. He had travelled in many countries in Europe and America and had visited many schools and institutions of various kinds and not one of them surpassed and few, if any, equalled these new Ontario School for the Deaf buildings in adaptability to their purposes and the excellence of their appointments and especially in the nearly perfect sanitary character of

the kitchen department and of the living and schoolrooms. The deaf of the Province are indeed fortunate to be housed in such splendid buildings and to have such excellent facilities provided for their education.

Mr. Gerow, a former pupil of the school, also expressed, in graceful signs, his great admiration of the new buildings and of the splendid dining hall and commodious and comfortable classrooms, so different from those in the old building. The pupils now in attendance were indeed very fortunate to have such fine buildings erected for their use, and he hoped all of them would show their appreciation by working diligently and making the best possible use of their opportunities for an education. If any of them knew of any deaf child of school age, who was not attending school, he hoped they would notify Dr. Coughlin. The best way in which they could show their appreciation of these splendid buildings was by helping to ensure that every deaf child in the Province should make use of these excellent facilities for an education.

The Convention of Instructors of the Deaf

Next to the completion and occupancy of our new school building, which marks a new era in the history of deaf education in Ontario, the outstanding event of the year was the Twenty-third Meeting of the Convention of American Instructors of the Deaf held at this school during the last week in June. This gathering was somewhat international in character, the attendance being about three hundred, including superintendents and teachers from nearly every school in the United States and Canada, and also a number from Great Britain, and one representative each from India and Japan. The Convention was a noteworthy one as regards its personnel, including as it did so many of the foremost educators of the deaf in America and Britain, and was characterized by an earnestness of purpose and an enthusiastic interest in all that pertained to the welfare of the deaf, that was very admirable and very inspiring. The programme covered nearly every phase of educational work for the deaf, and the various papers and discussions cannot fail to be of great value and helpfulness, and also a great inspiration to our own staff as well as to all others present. The delegates expressed themselves as surprised and greatly pleased with what Ontario is doing for its deaf children, and it was very gratifying to hear the many warm commendations of the work being done by our school, as shown by the class demonstrations and conferences conducted by members of our staff, and which were regarded by many as the outstanding features of the programme. The Convention was undoubtedly a great success in every respect—"the greatest of the Conventions of Instructors to date," being the assertion of one leading Superintendent, with which not a few of the other Superintendents and Instructors agreed; and we were greatly pleased to know that it was so regarded, and that all the delegates so greatly enjoyed it.

As indicative of the wide scope, technical requirements and comprehensive variety of the work of educating the deaf, I think it well worth while to give the programme in full, omitting all business items and other matter not related to the actual professional work:

Programme of the Twenty-Third Convention of American Instructors of the Deaf

Monday Evening, June 25th

Addresses of Welcome, Reception of Delegates.

Tuesday

Demonstration of Oral Class Work:
Grade 1, "Calendar and Weather," Miss Gladys Bradley, Ontario School.
Grade 2, "Chart Stories and Question Work," Miss Ethel Nurse, Ontario School.

Conference on Senior Reading and Senior Geography, Mr. G. F. Stewart, Ontario School.

Oral Section, Miss Julia Connery presiding.
Paper, "The Iowa Idea," Mr. W. H. Gemmill, Secretary, Finance Committee, Iowa Board of Education.
Paper, "Projects", Miss Nettie McDaniel, Georgia School. Discussion, Miss Gertrude Van Adestine.
Paper, "Primary Language," Miss Gertrude Croker, Gallaudet School, N.Y. Discussion, Miss Amelia de Motte.
Paper, "An Experiment with Backward Children," Miss Mabel H. Gray, Clarke School. Discussion, Miss Eugenia T. Welsh, Rhode Island School.

Kindergarten Section, Mrs. Anna C. Hurd presiding.
Demonstration of sense training and voice building with young pupils, Miss Verne J. Smith, Belleville School.
Question Box.

General Session, Dr. Hall presiding.
Paper, "Practical Arithmetic," Mr. Barton Sensenig, Pennsylvania Institution. Discussion.
Paper, "Field Workers, Their Duties and Responsibilities," Dr. A. L. E. Crouter, Superintendent of the Pennsylvania Institution. Discussion, Superintendent Manning, Colonel Smith, Superintendent Booth.

Wednesday

Demonstration of Oral Class Work.
Grade 1, "Calendar and Weather," Miss Gladys Bradley, Ontario School.
"Primary Arithmetic," Mr. E. B. Lally, Ontario School.
Grade 4, "Language," Miss Catherine Ford, Ontario School.
Lecture, "Psychology for the Teacher of the Deaf," Mr. George H. Putnam, Illinois School.
Normal Section, Superintendent E. A. Gruver presiding.
Paper, "Preparation and Training of Teachers of the Deaf," Superintendent J. W. Jones, Ohio School. Discussion, Miss Van Dusen.
Paper, "Normal Training for the College Graduate," Miss Ida Gaarder, Kendall School. Discussion, Dr. Harris Taylor.
Paper, "Teacher Training," Mrs. S. M. Moore, Florida School. Discussion.
Paper, "Training of Teachers in England," Mr. G. Sibley Haycock, Chairman of National College of Teachers, England.
General Session, Dr. Hall presiding.
Paper, "Methods of Instruction Used in the Montreal Catholic School for Deaf Boys," Bro. H. Gaudet, C.V.S. Discussion.
Address on Education, by Sir Robert Falconer, President of the Toronto University.
Art Section, Mr. Lyman Steed presiding.
Paper, "Art As It Is Taught to the Deaf," Miss Ella V. Waugh, Pennsylvania Institution. Discussion.
Paper, "Art—What Deaf Pupils Should and Should Not Be Taught," Mrs. O. A. Betts, Central New York Institution. Discussion, Mr. E. A. Stevenson.
Paper, "Art Work," Miss F. W. Doub, Maryland School. Discussion.
Paper, "Photography for the Deaf," Miss Belinda Daniels, Illinois School. Discussion.
Conference on Senior Reading and Senior Geography, Mr. G. F. Stewart, Ontario School.
Lecture, "The Prevention of Deafness," Dr. James Kerr Love, Glasgow, Scotland.

Thursday

Demonstration of Auricular Work. Dr. E. L. LaCrosse, Wright Oral School.
Lecture II, "Psychology for the Teachers of the Deaf," Mr. George H. Putnam, Illinois School.
Paper, "The Deaf and the Automobile," Dr. J. S. Long.
Afternoon and evening devoted to recreation.

Friday

Demonstration of Oral Class Work.
Grade 5, "History," Miss Catherine Ford, Ontario School.
Industrial Section, Mr. J. E. Travis presiding.
Paper, "The New Jersey School's Industrial System," Mr. J. Lewis Johnson.
Paper, "A Survey of After-School Industrial Pursuits," Mr. Lyman Steed, Pennsylvania Institution.
Paper, "The Deaf in the Industries, from a Social Viewpoint," Miss G. Hasenstab, Illinois School.

Paper, "Industrial Displays at Fairs, etc.," PRESIDENT H. J. MENZEMER, Montana School.
Paper, "The Deaf Man and the Printing Art," MR. O. W. UNDERHILL, Florida School.
Paper, "Domestic Science," MISS MARION ROSS, Virginia School.
Paper, Primary Industrial Education," MR. T. L. ANDERSON, Iowa School.

Aural Section, MISS GRACE D. COLEMAN presiding.
Paper and Demonstration, "Method of Testing Hearing and Standardization of Terms," DR. E. L. LACROSSE, Wright Oral School. Discussion.
Paper, "The Awakening of Latent Hearing by Means of Musical Sounds and Vibrations," MISS JENNIE M. HENDERSON, Assistant Principal, Horace Mann School. Discussion.
Paper, "Use of the Radio in Auricular Work," PRINCIPAL W. A. CALDWELL, California School. Discussion, SUPT. E. MCK. GOODWIN and SUPT. T. C. FORRESTER.
Paper and Demonstration, "Results of Auricular Work," SUPT. T. C. FORRESTER, Rochester. Discussion.
Paper, "A School for Partially Deaf Children," MISS AMY M. CROGHAN, London.
Lecture: "Education of the Deaf in India," SAILENDRA NATH BANERJI, Calcutta.

Saturday

General Session, the PRESIDENT presiding.
Paper, "Gallaudet College—What Students Need Before Coming," DR. CHARLES R. ELY. Discussion.
Paper, "Influence of Boy Scout Work and Military Training on Character," SUPT. IGNATIUS BJORLEE, Maryland School. Discussion.
Paper, "Character Building," DR. J. SCHUYLER LONG, Iowa School. Discussion.
Paper, "A Health Programme for the School for the Deaf," DR. HARRIS TAYLOR. Discussion.
Paper, "The Visual Highway to Knowledge," MR. H. E. THOMPSON, New Jersey School. Discussion.

The report of the Literary Examiner, H. J. Clarke, B.A., and that of Dr. Boyce, the Attending Physician, are hereby appended.

In concluding this report, I wish to thank you, Sir, and the Deputy Minister, Dr. Colquhoun, for the many courtesies and the willing assistance given me in the management of the school during the year.

I have the honour to be,

Sir,

Your obedient servant,

C. B. COUGHLIN,
Superintendent.

Belleville, November 1st, 1923.

Officers of the School

C. B. Coughlin, M.D. ..... Superintendent.
J. W. Pearce ..... Bursar.
W. W. Boyce, M.D. ..... Physician.
J. Chant, M.D. ..... Oculist and Aurist.
Miss E. A. Willoughby ..... Matron.

Teachers

Manual	Oral
Miss G. Linn, Supervising Teacher, Manual Department.	W. J. Campbell, Supervising Teacher, Senior Oral Department.
D. R. Coleman, M.A., Teacher Emeritus.	Miss C. Ford, Supervising Teacher, Junior Oral Department.
Mrs. Sylvia C. Balis.	Geo. F. Stewart.
Miss Ada James.	E. B. Lally.
Miss Nina Brown.	K. C. Van Allen.
	J. Nagle.
	M. Blanchard.
	Miss E. Deannard.
	Miss V. G. Handley.
	Miss L. Carroll.
	Miss E. Nurse.
	Miss B Sunter.
	Miss B. Rierdon.
	Miss Tillie White.
	Miss Mary Coffey.
	Miss Clara Blakely
	Miss Annie Aitchison
	Miss G. Bradley.
	Miss Mary Gillanders.
	Miss N. McDonald.
	Miss Mabel Cass.
	Miss Laura Churchill.
	Miss K. Simmons.
	Miss H. McTear.

Mrs. L. G. Williams ..... Teacher of Sewing.
Miss K. Bawden ..... Clerk and Stenographer.
A. Morrice ..... Shoemaker and Instructor in Shoemaking.
J. N. Boyd ..... Baker and Instructor in Baking.
J. Spanner ..... Printer and Instructor in Printing.
..... Carpenter and Instructor in Carpentry.

LITERARY EXAMINER'S REPORT

To the Honourable R. H. Grant, M.P.P.,
Minister of Education for Ontario.

Sir,—I have the honour to present herewith my report on my inspection of the Ontario School for the Deaf, for the current year, and in doing so, I wish to thank you for the confidence you have shown in me, by appointing me to the important position of Literary Examiner at this school for the sixteenth time.

Acting upon your instructions, received early in January, I have spent three weeks in this school, making two complete inspections at an interval of about two months, thus conforming, as nearly as might be, with our instructions relating to other public schools. The advantage of two visits is manifest. The first, being made as early as possible in the teaching year, allows an opportunity of observing the work of instruction as it is carried on from day to day, while the later visit after a lapse of considerable time, gives a clear indication of the progress in the several classes. Whoever is entrusted with this important work in future, it is my opinion, that for the best results, the appointment should be made so that it would be possible to spend at least one week of the three,

before the Christmas vacation, and thus separate the two visits by a longer period and thus make the conditions exactly similar to those in the public schools for hearing children.

The enrolment this year is approaching very nearly to the three hundred mark, and the staff has been increased to twenty-six regular teachers and two supervising teachers. For years Miss Ford has been doing all the training of the incoming teachers, for no matter how successful a teacher may have been in a hearing school, the work here is sufficiently specialized that considerable training is required before they become efficient teachers of the deaf. This has entailed a great deal of exacting labour and it has grown to such a degree that one teacher, however efficient, is not able to handle the work satisfactorily. The school has been fortunate in securing Miss Smith to assist Miss Ford in this very important part of the work of this school. The other new members of the teaching staff are: Miss Russell, who is a trained teacher of the deaf, and Miss Aitchison, Miss White, Miss Coffey, Miss Blakely, and Miss Frost, who have been successful public school teachers. Miss Scott, Miss Malcolm and Miss Wilson have retired from the staff.

The general organization of the school is as formerly, namely: (1) A Manual Training Department of three classes under the supervision of Miss Linn, who also has charge of the senior manual class; (2)A Senior Oral Department under the supervision of Mr. Campbell, who also teaches a regular class; (3) A Junior Oral Department under the supervision of Miss Ford. The oral departments include twenty-three regular classes, which gives a fair idea of the division of the pupils as between oral and manual instruction. It is the practice to have incoming teachers start in the lower grades of the Junior Oral Department, and to advance as they become more proficient in the teaching of the deaf to whatever grade they show most aptitude for; by this method the teacher becomes acquainted with the whole system of deaf instruction, which is a manifest advantage.

After a thorough inspection, I am pleased to report to you that the high standard of proficiency reported on former inspections has been well maintained, for there has been, as in former years, a steady advancement, until to-day a visitor of fifteen years ago, when I first visited this school officially, would hardly recognize it as the same school. Then it was a manual school in reality, while to-day it is practically an oral school, with the advantages that oral training gives.

The work in the trades among the older pupils continues to be a prominent feature in the training of these children for after life. I spent some time in the printing office, the shoe shop and carpenter shop. The departments are in charge of painstaking and efficient instructors. I also note with pleasure the improved conditions under which these trades are now carried on. They have good rooms now, with excellent equipment.

Before leaving this part of my report, I wish to refer to the work in visible speech, which has been extended considerably since my last visit. I spent some time in this class, or rather in these classes, and I am satisfied that it is an excellent method for the correction of errors in speech and for speech instruction, particularly among the more advanced pupils. Miss Deannard has made an extensive preparation for teaching this work and it is quite evident that the pupils fully appreciate what she is doing for them. I recollect that this work impressed you favourably when you visited the school something over a year ago. You would see better work now, if you have the opportunity to visit the school.

Shortly after my last inspection the classes moved into such parts of the new school buildings as were ready for occupation. The whole structure is now complete, and pupils and staff are justly proud of their school home. The buildings leave nothing to be desired in the way of a thoroughly modern school building, and it is a fitting tribute to the fair Province of Ontario. In architecture and finish it is a magnificent building, but not one bit better then the Province should provide for these children, who enter upon life with the handicap of the lack of hearing. It is quite fitting and proper that everything possible should be done to overcome the handicap by giving them the very best training that is possible. While a building does not make a school, necessarily it is a great incentive to best efforts to have suitable and attractive surroundings, surroundings in which both teacher and taught take a pride. And they have it here.

A world's convention of teachers of the deaf will meet at this school in June to discuss the most approved methods of deaf instruction. They cannot but go away impressed with what Ontario has done for her children to whom the power to hear has been denied.

In conclusion, let me express my appreciation of the very many kindnesses shown me during my official connection with the school, by all connected therewith, from the esteemed Superintendent to the humblest officer. The school is indeed in capable hands.

I have the honour to be,
Sir,
Your obedient servant,

H. J. Clarke,
Inspector of Public Schools,
South Hastings, Belleville and Trenton.

Belleville, May 11th, 1923.

PHYSICIAN'S REPORT

To the Honourable G. H. Ferguson, B.A., LL.D.,
Minister of Education, Province of Ontario.

Sir,—I beg leave to submit my report on the health of the Ontario School for the Deaf for the session of 1922-23.

Of the cases of sickness coming under treatment at the School and Hospital, the large proportion were of a mild order, requiring care and nursing and often a few days' rest in bed.

The principal prevailing complaints were bronchial affections and influenza, occurring principally in changeable and inclement weather, gastro-intestinal disturbances, and that great enemy of children, the infectious and eruptive diseases. We have had some severe sickness and I regret to report one death among the children. Gordon Sleeth, age seventeen, a patient with chronic valvular disease of the heart, developed acute pneumonia, which proved fatal.

Of the infectious diseases we have had one case of measles, one of diphtheria and three of scarlet fever. During the outbreak of infectious disease among a large collection of children such as we have here, is a time of much anxiety to those in charge of the health of the school. The task is not only to treat the sick, but of even more importance, to prevent the spread of the disease to others, as thereby the whole school may become involved. Children of school age

are especially susceptible to the infectious diseases, and to prevent a general outbreak means that everyone charged must be alert and watchful. Considering the large number of children here, over two hundred and seventy-five, I feel it a matter of pride and satisfaction that we have been able to prevent an outbreak and limit the number of infectious diseases as we have done. Much credit is due to all who have in any way a charge over the children, for their promptness in carrying out instructions. The Supervisors were especially watchful and all ailing children were at once sent to the hospital, and if any were suspicious cases of contagion, they were placed in "suspect" wards, from which they were afterwards either discharged or passed on to contagious diseases wards. The rooms and wards, all movable furniture, dishes, etc., were disinfected and fumigated. The fact that so few cases occurred must be regarded with unmixed satisfaction and fully repays all the trouble of the preventive means adopted.

The pupils came from various parts of the Province and sometimes from districts where contagious diseases abound. Previous to leaving home the parents are instructed in the method of disinfecting the clothing, and on arrival at the school all trunks are opened and inspected and unless disinfection is self-evident, the trunks and clothing are at once fumigated.

Besides the above mentioned, I would enumerate the following important cases coming under treatment: bronchitis, eight; tonsilitis, ten; inflammatory rheumatism, one; heart disease, two; acute kidney disease, one; erysipelas, one; anaemia, twelve; chronic middle ear disease, five; enlarged tonsils and adenoids, fifty; chorea, two; croup, eleven; goitres, eight; pneumonia, three; also a number of skin diseases. Some children have constitutional or inherited disabilities for which they require more or less continuous treatment. They generally improve steadily and are able to continue at school. We have also minor accidents and injuries such as wounds and contusions incidental to the amusements and recreations of the playground, and one case of fractured arm.

Among the staff and attendants I would especially mention the death of Mr. William Nurse, who had been for many years a very valuable official of the school. He was always held in the highest esteem by those who came in contact with him, for his quiet, courtly and earnest manner and for his sound advice and deep and unselfish interest in the health and welfare of the children.

While caring for the sick, I would not overlook the careful consideration given by the authorities of this educational institution. The new school buildings and dormitories are the admiration of all who visit them, and the pride and envy of those engaged in the same field of labour. In their construction and equipment every attention has been given to the wide field of preventive medicine. The commodious dormitories, drinking fountains, shower baths, large and well lighted and ventilated classrooms with modern seats and desks, are all designed to develop and strengthen most successfully the physical as well as the intellectual well-being of the children. Outdoor games and amusements, such as football, baseball, hockey, skating and so forth, are encouraged and ardently and enthusiastically followed.

The general health of the school at the time of closing in June was very satisfactory and with few exceptions the condition of the children on returning home was excellent.

I have the honour to be,
Sir,
Your obedient servant,

Belleville, November 1st, 1923. W. W. Boyce.

List of Pupils in the Ontario School for the Deaf for the Year Ending October 31st, 1923

County, etc.	P.O. Address
Algoma District:	
Donovan, Ellen	Sault Ste. Marie.
Harrison, Glen	Cockburn Island.
Webb, Kathleen	Dayton.
Alberta, Province of:	
Girduckis, Helen	Burfield.
Mandzink, Anton	Smoky Lake.
Vance, Gladys	Wellsdale.
Brant:	
Black, Nellie	Brantford.
Reid, James	Brantford.
Tate, Mary	Brantford.
Bruce:	
Cronkwright, Clara	Chesley.
Crowe, Robert	Dobbinton.
Macnab, Goldie	Allenford.
Rourke, Melville	Tara.
Thompson, Robert	Lucknow.
Carleton:	
Brigham, Murray	Ottawa.
Carriere, Joseph	Ottawa.
Carriere, Florence	Ottawa.
Cecchini, James	Ottawa.
Christy, James	Blackburn.
Delinelle, Lauretta	Ottawa.
Fagan, Frances	Ottawa.
Garvin, Jean	Ottawa.
Goddard, Helen	Ottawa.
Little, Sadie	Ottawa.
Pittaway, Audrey	Ottawa.
Quinn, Carman	Ottawa.
Radmore, Frank	Ottawa.
Simpson, Ian	Ottawa.
Dundas:	
Dixon, Fred	Winchester.
Dufferin:	
Boyle, Lizzie	Waldemar.
Boyle, John	Waldemar.
Smith, Gordon	Riverview.
Sherritt, Susie	Corbetton.
Essex:	
Andrews, Kenneth	Windsor.
Fairful, Maisie	Leamington.
Agopsowicz, Helena	Windsor.
Agopsowicz, Bogdan	Windsor.
Bostnari, George	Ford.
Greenwood, Wm	Windsor.
Kowalewicz, Steve	Windsor.
Krick, Willie	Leamington.
Krick, Norman	Leamington.
Mazzali, Emma	Windsor.
Maitre, Margaret	Sandwich.
Maitre, Loretta	Sandwich.
Maitre, Evelyn	Sandwich.
Maitre, Donat	Sandwich.
Maitre, Ernest	Sandwich.
Sanders, Alma	Windsor.
Standish, Dorothy	Essex.
Suddy, Fred	Windsor.
Donaghy, Margaret	Windsor.
Elgin:	
Cook, Mabel	Aylmer.
Eames, Carl	St. Thomas.
Gwalter, Kathleen	St. Thomas.
Fawcett, George	West Lorne.
Lawrence, Jean	St. Thomas.
Stoner, Irene	St. Thomas.
Wonnacott, Nellie	Aylmer.
Whalls, Maxwell	Fingal.
Frontenac:	
Smith, Marie	Kingston.
Wood, Alonzo	Cataraqui.
Grey:	
Grimoldby, Clifford	Owen Sound.
Henderson, Harvey	Owen Sound.
Kinsman, Mary	Proton.
Snell, Ruby	Durham.
Grenville:	
Crump, Donald	Prescott.
Haldimand:	
Foster, Sylvia	Dunnville.
Foster, Irene	Dunnville.
Foster, Kurven	Dunnville.
Laform, John	Hagersville.
Maw, Harris	Caledonia.
Hedden, Dora	Dunnville.
Halton:	
Cust, Morley	Milton.
Patterson, Lewis	Milton.
Hastings:	
Coles, Clifford	Belleville.
Coles, Irene	Belleville.
Bowers, Clarence,	Foxboro.
Fox, Arnold	Moira.
Guy, Lawrence	Belleville.
Ingram, Nellie	Faraday.
Liddle, Pearl	Shannonville.
Lafrenniere, Edith	Otter Creek.
Partrick, Margaret	Trenton.
Roberts, John H.	Belleville.
Robbins, Cecil	Belleville.
Schwager, Albert	Thomasburg.
Scott, Bruce	Belleville.
Whalen, Mary A	Point Anne.
Yerrow, Bruce	Belleville.
Sunderland, Lambert	Trenton.
Huron:	
Bell, Elwood	Goderich.
Laporte, Dennis	Zurich.
Kenora:	
McMillan, Hugh	Kenora.
Kent:	
Antaya, Roy	Chatham.
Dubois, Madeline	Wallaceburg.
DeShetler, Franklin	Paincourt.
Goodison, Ada	Coatsworth.
Healey, Dorothy	Wheatley.
Julien, Joseph	Wheatley.
Roberts, John E.	Thamesville.
Rechie, Napoleon	Chatham.

List of Pupils in the Ontario School for the Deaf (Continued)

County, etc.	P.O. Address
Lanark:	
Dart, Grace	Smith's Falls.
Rathwell, Charles	Perth.
Wenzel, Doris	Lanark.
Leeds:	
Bishop, Ethel	Gananoque.
Cloutier, Edmour	Brockville.
Lambton:	
Batty, Blanche	Sarnia.
Batty, June	Sarnia.
Jackson, Leone	Oil Springs.
Henderson, Gordon	Sarnia.
McMillen, Douglas	Sarnia.
Pembleton, Anna	Forest.
Volk, Mildred	Forest.
Kemper, Stewart	Sarnia.
Lincoln:	
Chester, Olive	Grimsby.
Harrison, Jack	Grimsby.
McMillan, Duncan	St. Catharines.
Thornton, Lloyd	Vineland.
Watson, Bert	St. Catharines.
Middlesex:	
Bradshaw, Carl	London.
Eager, Mary	London.
Garside, Florence	London.
Hutchison, Wm	London.
Smith, Wesley	London.
Summers, Moses	Muncey.
Nottage, Audrey	London,
Muskoka District:	
Franklin, Elmer	Foote's Bay.
Johnson, Willie	Huntsville.
Murphy, Ila	Bracebridge.
Nipissing District:	
Anderson, Julia	North Bay.
Hannah, Abraham	North Bay.
Jassan, Nichola	Coniston.
Trottier, Antonia	North Bay.
Yandeau, Garfield	Madawaska.
Rule, Billy	Garson.
Norfolk:	
Spencer, Ferne	Waterford.
Northumberland and Durham:	
Parker, Mary	Baltimore.
LaBrash, Francis	Cobourg.
Mulvaney, Leo	Cobourg.
Smith, Isabella	Cobourg.
Tait, Willie	Port Hope.
Oxford:	
Miller, Willie	Tavistock.
Wagester, Walter	Tavistock.
Wilson, Arnold	Princeton.
Youngs, Cylene	Embro.
Langdon, Florence	Embro.
Ontario:	
Ballagh, Edith	Whitby.
Gura, Nicky	Oshawa.
Luke, Elsie	Brooklin.
Major, John	Oshawa.
Toyne, Nellie	Pickering.
Wilton, Leslie	Claremont.
Prince Edward:	
Harris, Mary	Picton.
Perth:	
Eickemeyer, Norman	Stratford.
Parry Sound:	
Bagby, Florence	Burk's Falls.
Hurtubise, Archie	Callander.
Rayburn, Winnifred	Powassan.
Windsor, George	Callander.
Brazier, John	Magnetawan.
Peel:	
Davey, John	Brampton.
Elliott, Madeline	Bolton.
Peterborough:	
Farrance, James	Peterborough.
Gerow, Estella	Peterborough.
Gerow, Albert	Peterborough.
Meyett, Charles	Peterborough.
Meyett, Francis	Peterborough.
Richardson, Herbert	Keene.
Scott, Walter	Peterborough.
Quebec, Province of:	
Joyce, Andrew	Quyon.
Pye, Rodger	Windsor.
Renfrew:	
Coules, Michael	Renfrew.
Hunter, Clifford	Renfrew.
Hunter, Raymond	Renfrew.
Jette, Lemay	Pembroke.
Larocque, Cyril	Calabogie.
Schneider, Milton	Pembroke.
Scully, Mamie	Ashdod.
Sleeth, Gordon	Douglas.
Welk, George	Eganville.
Rainy River District:	
Olson, Alma	Shenston.
Simpson, Norine	Rainy River.
Simpson, Zona	Rainy River.
Love, Jack	Barwick.
Simcoe:	
Averall, Joffre	Cookstown.
Besserman, Jessie	Alliston.
Bowen, Esther	Cookstown.
Bowen, Margaret	Cookstown.
Bowen, Roy	Cookstown.
Green, Jean	Orillia.
Kelcey, Lillian	Allandale.
Sloan, Harry	Lefroy.
Sloan, Wallace	Lefroy.
Wheat, Dorothy	Midland.
Wright, Elsie	Midland.
Stormont:	
Benedict, Rose	Cornwall.
Latour, Rene	Cornwall.
Boileau, Gervais	Cornwall.
Sudbury District:	
Bealer, Frank	Copper Cliff.
Legrandeur, Victor	St. Charles.
Martel, Lorenzo	Sudbury.
Toppazzini, Albert	Copper Cliff.

List of Pupils in the Ontario School for the Deaf (Continued)

County, etc.	P.O. Address
Thunder Bay District:	
Thompson, Jean	Fort William.
Wozcik, Nicholas	Port Arthur.
Wozcik, Frank	Port Arthur.
Timiskaming District:	
Audet, Alcide	Cobalt.
Brent, Margaret	Timmins.
Leo, Rosa	Cobalt.
Morton, William	Cobalt.
Curtis, William	Timmins.
Whalen, Mary E	New Liskeard.
Victoria:	
Burke, Thelma	Lindsay.
Brandon, Willie	Kinmount.
McNish, Helen	Kirkfield.
Patrick, Nellie	Lindsay.
Wellington:	
Chambers, Pearl	Rockwood.
Johnston, Viola	Drayton.
Borth, Carl	Moorefield.
Wentworth:	
Armes, Dennis	Hamilton.
Bluestein, Shina	Hamilton.
Gorman, Walter	Hamilton.
Bartkiewicz, Helen	Hamilton.
Dennis, Harry	Hamilton.
Hacking, Willie	Hamilton.
Holt, Nathan	Hamilton.
Moreland, Jack	Hamilton.
Murtell, Cecil	Hamilton.
McShane, Arthur	Hamilton.
Maule, Rona	Hamilton.
Maw, Helen	Hamilton.
Male, Will	Hamilton.
Peel, Douglas	Hamilton.
Webb, Gordon,	Hamilton.
Welland:	
Anthony, Jessie	Bridgeburg.
Haist, Clifford	Ridgeville.
Hulett, Virginia	Niagara Falls.
Tryon, Willie,	Welland.
Waterloo:	
Crosson, Jack	Galt.
Durrant, Evelyn	Breslau.
Gartung, Gertrude	Kitchener.
Graf, Emma	Kitchener.
Hirons, George	Waterloo.
Jantzi, Amanda	St. Agatha.
Klinkman, Mary	New Hamburg.
Kube, Laura	Kitchener.
Wagler, Elmina	Baden.
Shiff, Zellick	Kitchener.
York:	
Angus, Jack	Toronto.
Abrams, Willie	Toronto.
Blais, Gladys	Toronto.
Baillie, Dorothy	Toronto.
Brooks, James	Toronto.
Brooks, Walter	Toronto.
Angotti, Rose	Toronto.
Breen, Doris	Toronto.
Breeze, Frank	Toronto.
York—*Continued.*	
Buchan, Caroline	Toronto.
Bennett, Charlie	Toronto.
Buckle, Oscar	Aurora.
Breen, Doris	Toronto.
Burlie, Willie	Toronto.
Bellamy, Edith	Toronto.
Carman, Phillip	Toronto.
Clark, Gladys	Toronto.
Dailleboust, Oliver	Toronto.
Daniels, Walter	Toronto.
Davey, Charlie	Toronto.
Dine, George	Toronto.
Ducker, Freida	Toronto.
Deyell, Bob	Toronto.
Davis, Thelma	Toronto.
Egginton, Maud	Toronto.
Egginton, Gwendoline	Toronto.
Egginton, Victor	Toronto.
Ford, Raymond	Humber Bay.
Freedman, Sarah	Toronto.
Goldman, Joe	Toronto.
Glasner, Morris	Toronto.
Glennie, Alexander	Toronto.
Graham, Dorothy	Toronto.
Herman, Jack	Toronto.
Gale, Mary	Toronto.
Kendall, Harold	Toronto.
Lee, Charlie	Toronto.
Laforte, Augustine	Toronto.
Laforte, Isabella	Toronto.
Landaw, Solly	Toronto.
Lethbridge, Roy	Toronto.
Laughlin, Nellie	Toronto.
Lawrence, Jack	Toronto.
Lockett, Freida	Lambton Mills.
Malinsky, Louis	Toronto.
Morton, Ruth	Toronto.
McGovern, William	Toronto.
McGovern, Bessie	Toronto.
McCallum, Duncan	King.
Natale, May	Toronto.
Moon, Irene	Mimico Beach.
Osborne, Iona	Sutton West.
Petch, Lera	Milliken.
Powell, Harold	Scarboro' Junct.
Roach, Lawrence	Toronto.
Robinson, Charlie	Toronto.
Roberts, Florence	Toronto.
Richardson, Gordon	Toronto.
Shepherd, Anival	Toronto.
Stothers, Alva	Toronto.
Sole, Erna	Toronto.
Smith, Norma	Toronto.
Storks, Doreen	Toronto.
Strasser, Anna	Oak Ridges.
Scott, Willie	Toronto.
Miller, Abie	Toronto.
Matthews, James	Toronto.
Mondel, Morris	Toronto.
Reid, Elizabeth	Toronto.
Tweedie, Lorena	Toronto.
Tettman, Gladys	Toronto.
Thomson, Daphne	Toronto.
Wall, Nettie	Toronto.
Wall, Sydney	Toronto.
Wraight, Lucy	Toronto.
Wilson, Frederick	Richmond Hill.

Number of Pupils in Attendance each Official Year since the Opening of the School

Period	Male	Female	Total
From October 27th, 1870, to September, 30th 1871	64	36	100
" " 1st, 1871, " 1872	97	52	149
" " 1872, " 1873	130	63	193
" " 1873, " 1874	145	76	221
" " 1874, " 1875	155	83	238
" " 1875, " 1876	160	96	256
" " 1876, " 1877	167	104	271
" " 1877, " 1878	166	111	277
" " 1878, " 1879	164	105	269
" " 1879, " 1880	162	119	281
" " 1880, " 1881	164	132	296
" " 1881, " 1882	165	138	303
" " 1882, " 1883	158	135	293
" " 1883, " 1884	156	130	286
" " 1884, " 1885	168	116	284
" " 1885, " 1886	161	112	273
" " 1886, " 1887	151	113	264
" " 1887, " 1888	156	109	265
" " 1888, " 1889	153	121	274
" " 1889, " 1890	159	132	291
" " 1890, " 1891	166	130	296
" " 1891, " 1892	158	127	285
" " 1892, " 1893	162	136	298
" " 1893, " 1894	158	137	295
" " 1894, " 1895	160	135	295
" " 1895, " 1896	173	137	310
" " 1896, " 1897	164	128	292
" " 1897, " 1898	167	138	305
" " 1898, " 1899	161	132	293
" " 1899, " 1900	153	130	283
" " 1900, " 1901	157	143	300
" " 1901, " 1902	147	141	288
" " 1902, " 1903	140	143	283
" " 1903, " 1904	137	134	271
" " 1904, " 1905	130	138	268
" " 1905, " 1906	116	143	259
" " 1906, " 1907	126	145	271
" " 1907, " 1908	133	143	276
" " 1908, to October 31st, 1909	130	151	281
" November 1st, 1909, " 1910	143	149	292
" " 1910, " 1911	138	143	281
" " 1911, " 1912	135	126	261
" " 1912, " 1913	139	129	268
" " 1913, " 1914	152	144	296
" " 1914, " 1915	156	160	316
" " 1915, " 1916	158	152	310
" " 1916, " 1917	145	148	293
" " 1917, " 1918	143	147	290
" " 1918, " 1919	137	140	277
" " 1919, " 1920	143	134	277
" " 1920, " 1921	153	147	300
" " 1921, " 1922	173	147	320
" " 1922, " 1923	194	160	354

Cost per Pupil, School for the Deaf, Years Ending October 31st, 1922 and 1923

Heading of Expenditure	Total expenditure year ending October 31st, 1922	Yearly cost per pupil October 31st, 1922	Weekly cost per pupil October 31st, 1922	Total expenditure year ending October 31st, 1923	Yearly cost per pupil October 31st, 1923	Weekly cost per pupil October 31st, 1922
	$ c.	$ c.	$ c.	$ c	$ c	$ c.
Medical department	399 60	1 48	03	559 48	1 93	04
General groceries	16,275 09	60 28	1 16	23,795 34	82 05	1 57
Bedding and clothing	1,001 82	3 71	07	2,990 37	10 32	20
Fuel, light and power	18,973 55	70 27	1 35	17,796 06	61 36	1 18
Laundry, soap and cleaning	1,625 55	6 02	12	1,302 64	4 49	08
Furniture and furnishings	628 32	2 33	04	1,499 15	5 16	10
Farm, feed, etc	666 61	2 47	04	.....	....	....
Repairs and alterations	773 13	2 86	05	937 06	3 23	06
Advertising, stationery and postage	895 66	3 32	06	776 34	2 67	05
King's Printer, direct payment	.....	....	....	40 70	....	....
Books and apparatus	1,580 92	5 86	11	1,697 66	5 89	11
Musical instruments and office equipment	3 16	01	00	261 00	90	02
Sewage works	108 00	40	01	91 88	31	01
Water supply	1,141 67	4 23	08	1,762 50	6 08	11
Travelling expenses	491 09	1 82	04	511 23	1 76	03
Lumber for seats, etc	165 48	61	02	238 03	82	01
Lumber, hardware, etc	947 70	3 51	06	956 27	3 33	06
Supplies for boiler room	289 38	1 07	02	287 62	99	02
Class-room supplies	193 04	72	02	451 07	1 55	03
Transportation and expenses, indigent pupils	108 65	40	01	23 95	08	00
Excess railway fares	86 05	32	01	148 10	51	01
Miscellaneous	1,478 77	5 47	11	1,299 36	4 48	08
Salaries and wages	74,842 82	277 19	5 33	80,845 97	278 78	5 36
Wages, extra painters, carpenters, etc	.....	....	....	1,319 75	4 55	08
Total expenditure	122,676 06	454 35	8 74	139,591 53	481 22	9 24
Refunded to Provincial Treasurer, for perquisites, paying pupils, etc.	11,070 97	41 00	80	16,870 67	58 17	1 10
Net expenditure	111,605 09	413 35	7 94	122,720 86	423 17	8 13

Average number of pupils, 1921-22, 270.
Annual cost per pupil, $413.35.
Weekly cost per pupil, $7.94.

Average number of pupils, 1922-23, 290.
Annual cost per pupil, $423.17.
Weekly cost per pupil, $8.13.

Certified correct,

J. W. PEARCE,
Bursar.

THIRTY-FOURTH ANNUAL

Archæological Report

1923

By DR. R. B. ORR

BEING PART OF

Appendix to the Report of the Minister of Education Ontario

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO
Printed by Clarkson W. James, Printer to the King's Most Excellent Majesty
1924

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TORONTO
CANADA

PRESENTATION

To the Honourable G. H. Ferguson, B.A., K.C., LL.B.,
Minister of Education.

Sir,—I have the honour to submit for your consideration the Thirty-fourth Annual Archæological Report for the Province of Ontario.

I am pleased to be able to state that the people of our Province show an ever increasing interest in the subject of this Report and in the history of the original inhabitants of this country.

The archæological collections in the Provincial Museum have been materially increased during the past year and have been of much service to students and of interest to the general public.

I have the honour to be,

Sir,

Your obedient servant,

Rowland B. Orr,

Toronto, Dec. 31st, 1923.

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FOREWORD

"Since the remote days when man appeared upon earth, he has been writing his own history. This writing has been, as it were, a tattooing of the brown skin of the earth mother, and the ages have covered the tracings with layers and obscured them. It is the archæologist who locates the precise spots where this buried history is hidden and lifts the accumulated débris of the centuries and then translates the record into the language that men of to-day understand. This story of ancient man and his activities is of much importance to us of to-day, for what man has been helps man of to-day understand whence he came and why he is as he is; and what man is has a most important bearing on what man may be. Without this knowledge history is without a basis, and many important branches of science are incomplete. Primitive peoples everywhere have passed through a successsion of similar cultural stages. Thus, the earthen pottery, the chipped arrow points and bone awls of the British Isles are so similar to those found in America that one can scarcely tell them from the same objects found on the sites of the Indian villages of Ontario."

"The Archæological History of New York."

Arthur C. Parker.

By R. B. O.

New Ontario for a century and a half was looked upon by the older portions of the province as a barren wilderness. Two hundred and fifty years ago, it was a rich field for the Hudson Bay fur people, and has continued so. To-day it is the richest part of Ontario, and the wealthiest part of the Dominion. Her volcanic upheavals have belched forth gold, silver, and nickel, in such quantities that now New Ontario supplies the world's nickel, and a share of the gold and silver. It was here the Cree Indians roamed, and it was here they gathered furs for the Hudson Bay Company.

It may have been possible that the Scandinavians paid the Hudson Bay a visit during the eleventh century, when they discovered the shore line of America, passing along the Labrador Coast, and going south as far as Nova Scotia. About the same time the Scandinavians established a colony on the south side of the St. Lawrence River, near where Quebec is now; a record of which we have in the old Scandinavian writing.

Still anxious to discover a western passage, Henry Hudson again set out in 1610, and directed his course to Davis's Strait. There he entered the Bay, in latitude 61°, and explored all the shores up to the height of 63°.

He then sailed to the south, down to 54°, where he wintered. When he left his winter quarters he ran along the western shore for forty leagues, and fell in, under 60°, with a wide sea, agitated by mighty tides from the west. This circumstance inspired Hudson with great hope of finding a passage, and his officers were quite ready to undertake a further search, but the crew, weary of the long voyage and unwilling to continue it, bethought themselves of the want of victuals, with which they had been provided for eight months only, and to which no additions had been made during the voyage. At last the ill will of the crew prevailed. They exposed Hudson and the other officers in a boat on the open sea, and returned to England. This was the last ever seen or heard, by white men, of Henry Hudson, and there is every likelihood that he and the others drifted to the southern shore of the Bay and were massacred by the Indians.

In the year of Hudson's death, Sir Thomas Button, at the instigation of that patron of geographical science, Prince Henry, pursued the dead hero's discoveries. He passed Hudson's Straits, and, traversing the Bay, settled about two hundred leagues to the south-west from the straits, bestowing upon the adjacent region the name of New Wales. Wintering in the district, afterwards called Port Nelson, Button made an investigation of the boundaries of this huge inland sea. In 1611 came the expedition of Baffin; and in 1631 Captain James sailed west-

ward to find the long-sought passage to China, spending the winter at Charlton Island, which afterwards became a depot of the Company. When the "Nonsuch" arrived, a quarter of a century had passed since a European had visited Hudson's Bay.

After much consultation, the adventurers sailed southward from Cape Smith and, on September 29th, decided to cast anchor at the entrance to a river situated in 51° latitude. The journey was ended, the barque's keel grated on the gravel, a boat was lowered and Gillam and Groseilliers went promptly ashore. The river was christened Rupert's River, and, it being arranged to winter here, all hands were ordered ashore to commence the construction of a fort and dwellings, upon which the name of King Charles was bestowed. Thus our little shipload of adventurers stood at last on the remotest shores of the New World; all but two of them strangers in a strange land.

For three days after their arrival Groseilliers and his party beheld no savages. The work of constructing the fort went on apace. It was, under Groseilliers' direction, made of logs, after the fashion of those built by the traders and Jesuits in Canada; a stockade enclosing it, as some protection from sudden attack. The experienced bush-ranger deemed it best not to land the cargo until communication had been made with the native Crees; and their attitude, friendly or otherwise, towards the strangers ascertained. No great time was spent in waiting, for on the fourth day a small band of the tribe, called Crees, appeared, greatly astonished at the presence of white settlers in those parts. After a great deal of parleying, the Indians were propitiated by Groseilliers with some trifling gifts, and the object of the settlement made known. The Indians retired, promising to return before the winter set in with all the furs in their possession, and also to spread the tidings amongst the other tribes.

The autumn supply proved scanty enough; but the adventurers, being well provisioned, could afford to wait until the spring.

Groseilliers' anticipations were realized; but not without almost incredible activity on his part. He spent the summer and autumn, and part of the ensuing winter, in making excursions into the interior. He made treaties with the Nodwayes, the Cree, the Ottawas, and other detachments of the Algonquin race. Solemn conclaves were held, in which the bush-ranger dwelt—with that rude eloquence of which he was master, and which both he and Radisson had borrowed from the Indians—on the superior advantages of trade with the English. Nor did his zeal here pause. Knowing the Indian character as he did, he concocted stories about the English king and Prince Rupert; many a confiding savage that year enriched his pale-face vocabulary by adding to it "Charles" and "Rupert," epithets which denoted that transcendent twain to whom the French bush-ranger had transferred the fruits of his labours and his allegiance.

The winter of 1668-69 dragged its slow length along, and in due course the ground thawed and the snow disappeared. No sooner had the spring really arrived than strange natives began to make their appearance, evincing a grotesque eagerness to strike bargains with the whites for pelts which they brought from the bleak fastnesses. By June it was thought fit that Captain Gillam should return with the "Nonsuch," leaving Groseilliers and others at the fort. Gillam accordingly sailed away with such cargo as they had been able to muster, to report to the prince and his company of merchants the excellent prospects afforded by the post on Rupert's River, provided only the Indians could be made aware of its existence, and the French trade intercepted.

The exact number of Crees, at the time of the Company's advent, is difficult to compute. Even at that time they were dispersed over a vast extent of country, mixing with the Assiniboines and other nations with whom they were on terms of peace. In 1709 appeared an estimate that there were not less than a hundred thousand members of the Cree nation. The source, from which was derived this striking conclusion, is not given.

It may be laid down as a general rule that all contemporary estimates as to the population of the Indian tribes, which were necessarily founded upon hearsay prior to actual penetration into their country, are fanciful and totally unreliable. Perhaps the most significant fact which Parkman brought home to the masses of his readers was the astounding discrepancy between the current conception of the numbers of the various tribes, particularly the Iroquois, and that attested and corroborated by the acute research of scholars, and by the testimony of contemporaries. In 1749 the Company thought the number of Crees to be about one hundred thousand men, women and children.

Early in the seventeenth century, Jesuit priests and "coureurs des bois" visited this nation, the former for religious purposes, the latter for trade. In June, 1672, Father Albanel reached the bay and its swampy coast. He states that "It passes belief how far the sea recedes at low tide, a distance estimated at fully twenty leagues by the savages, and all that vast stretch, as far as the eye can reach, presenting nothing but mud and rocks, for the most part, and nearly all left bare of water; so that the river, flowing over that mud and becoming lost in it, has not then enough water to float a canoe." Having thus accomplished his object he was a happy man. A few days after, on going up the bay, they met the Indians who hailed the Black Robe. After this we find the Cree nation frequently mentioned in the Jesuit Relations.

Chaumonot states: "We have long known that we have a north sea behind us—its shores occupied by a host of Indians entirely unacquainted with Europeans. Upon this sea are found, at certain seasons of the year, many surrounding nations embraced under the general name of Cree (Kilistonons)."

The great Cree (Kilistonons) nation is, therefore, divided according to locality, first, those about Lake Nipigon, next, probably those west of James and Hudson Bay, then those between Nipigon and Moose River.

Father Jean de Quens, Jesuit Relations (1655-6), speaks of a tribe occupying the region north of Lake Superior, and says that the Liniouek, their neighbours, comprise about sixty villages; the Nadouesiouek have fully forty; the Pouarak, at least thirty, and the Crees (Kilistonons) surpass all the above in extent, reaching as far as the north sea.

From the Jesuit missionaries and other early writers it is impossible to identify those tribes by the names given them with those more modernly recognized. It would, however, be an endless task to attempt to determine the precise people designated by the early French writers. Every small band, naming itself from its hunting grounds, was described as a different nation. The first notice of the Cree divisions is given in the Jesuit Relation of 1658.

The Jesuit Fathers, after the dispersion of the Hurons and Tionnontates in 1649, had only the Indians of the west and north, whose souls' welfare the council looked after, and so were thus making every effort to secure a foothold amongst the Crees.

On their way they met with various nations whose names have already been recorded. Jerome Lalemant noticed especially the Crees (Kilistonons), who are divided among nine different residences, some of a thousand, others of fifteen hundred men; they are settled in large villages, where they leave their wives and

children while they chase the moose and hunt the beaver. The skin of the latter is of so little value to them since the Iroquois prevented its sale, that they broil the beavers over the fire, as is done with swine in France, to render them eatable the more quickly. After visiting these tribes, our men betook themselves to the Pitchibourenik, a people dwelling at the entrance to the Bay, whither the Hurons and Nipisiriniens formerly were wont to go for trade; and whence they procured a great abundance of beaver skins in exchange for hatchets, cleavers, knives and other like commodities, which they carried thither.

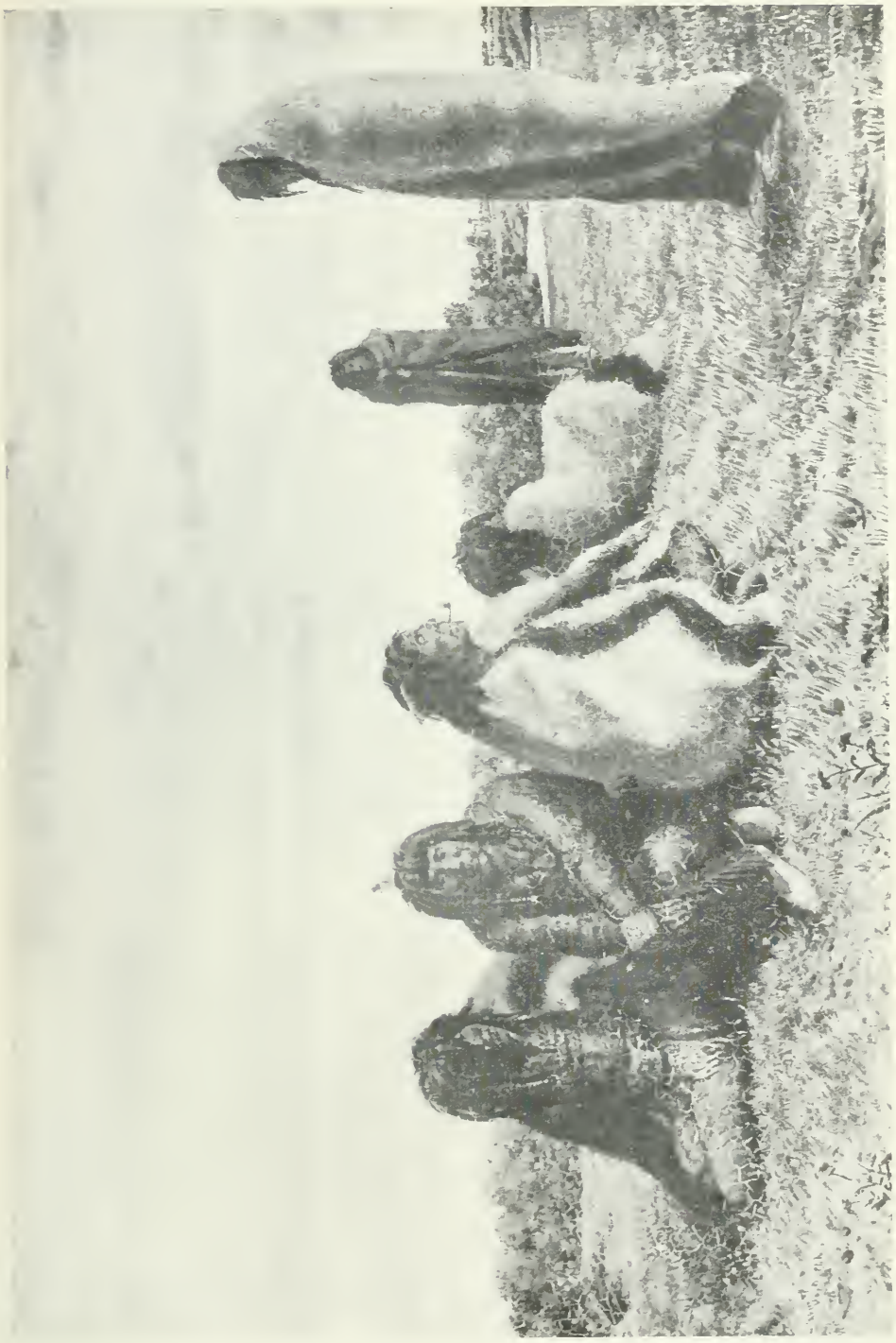
Father Marest states: "The most distant, the most numerous, and the most important of these tribes are the Crees (Kilistonons) and the Assiniboels (Assiniboines); indeed, it is necessary to learn only the language of these two tribes. The language of the Crees, which is Algonquin, and that of the savage nearest to the fort are the same, with the exception of a few words and some slight difference of accent. The language of the Assiniboels is very different from the latter; being the same as that of the Sioux. It is even asserted that these Assiniboels are a Sioux tribe who have been separated from that nation for a long time, and who, since then, have constantly made war upon them. The Crees and the Assiniboines are allied together; they have the same enemies, and undertake the same wars. Many Assiniboines speak Cree, and many Crees speak the Assiniboine language, but the Crees are more numerous and their country more vast."

Many of the Indians are endowed with considerable sagacity, with a lively imagination, a facility of conception, and strong powers of recollection. Some of the northern natives retain traces of an ancient hereditary religion, and of a species of government. They reason justly on their own affairs, and direct themselves with considerable certainty to the attainment of the ends they have in view. With a phlegmatic coolness, inconsistent with the more active dispositions of civilized men, they enter upon the most serious concerns; they are seldom touched with anger; but when under the influence of that passion, they appear to have lost possession of their other faculties.

We are informed by Alexander Mackenzie in 1798 "that they are spread over a very considerable extent of country, and that their language is the same as that of the Algonquin nation on the Atlantic, with the exception of the Esquimaux. The whole of the tract between this line and Hudson's Bay and Straits (except that of the Esquimaux in the latter) may be said to be exclusively the country of the Cree. Some of them, indeed, have penetrated further west and south, to the Red River, to the south of Lake Winnipeg, and the south branch of the Saskatchewan.

"They are of a moderate stature, well proportioned, and of great activity. Examples of deformity are seldom to be seen among them. Their complexion is of a copper colour, and their hair black, which is common to all the natives of North America. It is cut in various forms, according to the fancy of the several tribes, and by some is left in the long, lank flow of nature. They very generally extract their beards, and both sexes manifest a disposition to pluck the hair from every part of their bodies and limbs. Their eyes are black, keen and penetrating; the countenance open and agreeable; and it is a principal object of their vanity to give every possible decoration to their persons. A material article in their toilet is vermilion, which they contrast with their native blue, white, and brown earths, to which charcoal is frequently added.

"Their dress is at once simple and commodious. It consists of thigh leggings, reaching near the hip; a strip of cloth or leather, called assian, about a foot wide, and five feet long, whose ends are drawn inwards and hang, behind and before, over a belt tied round the waist for that purpose; a close vest or shirt reaching



The Bunges of Manitoba, a Sub-Tribe of the Crees. By W. G. R. Hind.

down to the former garment, and cinctured with a broad strip of parchment fastened with thongs behind; and a cap for the head, consisting of a piece of fur, or small skin, with the brush of the animal as a suspended ornament; a kind of robe is thrown occasionally over the whole of the dress, and serves both night and day. These articles, with the addition of shoes and mittens, constitute the variety of their apparel. The materials vary according to the season, and consist of dressed moose-skin, and beaver-skin prepared with the fur. The leather is neatly painted, and fancifully worked in some parts with porcupine quills, and moose-deer hair; the shirts and leggings are also adorned with fringe and tassels; nor are the shoes and mittens without some appropriate decoration; being worked with a considerable degree of skill and taste. These habiliments are put on, however, as fancy or convenience suggests; and they will sometimes proceed to the chase in the severest frost, covered only with the lightest of these habiliments. Their head-dresses are composed of the feathers of the swan, the eagle, and other birds. The teeth, horns, and claws of different animals are also the occasional ornaments of the head and neck. Their hair, however arranged, is always besmeared with grease. The making of every article of dress is a female occupation; and the women, though by no means inattentive to the decoration of their own persons, appear to have a still greater degree of pride in attending to the appearance of the men, whose faces are painted with more care than those of the women.

"The female dress is formed of the same materials as those of the other sex, but of a different make and arrangement. Their shoes are commonly plain, and their leggings gartered beneath the knee. The coat, or body-covering, falls down to the middle of the leg, and is fastened over the shoulders with cords, a flap or cape turning down about eight inches both before and behind, agreeably ornamented with quill-work and fringe; the bottom of this garment is also fringed, and fancifully painted as high as the knee. As it is very loose, it is enclosed round the waist with a stiff belt, decorated with tassels, and fastened behind. The arms are covered to the wrist with detached sleeves, which are sewed as far as the bend of the arms; thence they are drawn up to the neck, and the corners fall down behind as low as the waist. The cap, when they wear one, consists of a certain quantity of leather or cloth, sewed at one end, by which means it is kept on the head, and, hanging down the back, is fastened to the belt, as well as the under-chin. The upper garment is a robe like that worn by the men. The hair is divided on the crown, and tied behind, or sometimes fastened in large knots over the ears. Their ornaments consist, in common with all savages, of bracelets, rings, and similar articles. Some of the women tattoo three perpendicular lines (which are sometimes double) from the centre of the chin to that of the under lip, and one parallel on either side of the corner of the mouth."

"Of all the nations which I have seen on this continent," says the same Mackenzie, "the Cree women are the most comely. The figure is generally well proportioned, and the regularity of their features would be acknowledged by the more civilized people of Europe. Their complexion has less of that dark tinge which is common to those savages who have less cleanly habits.

"They are naturally mild and affable, as well as just in their dealings, not only among themselves, but with strangers. They are also generous, and hospitable, and good-natured in the extreme, except when their nature is perverted by the inflammatory influence of spirituous liquors. To their children they are indulgent to a fault. The father, though he assumes little command over them, is ever anxious to instruct them in all the preparatory qualifications for war and hunt-

ing; while the mother is equally attentive to her daughters in teaching them everything that is considered necessary to their character and situation. It does not appear that the husband makes any distinction between the children of his wife, though they may be the offspring of different fathers.

"Notwithstanding the assertions of travellers, it appears that chastity is considered by them as a virtue, and that fidelity is believed to be essential to the happiness of wedded life; and it sometimes happens that the infidelity of a wife is punished by the husband with the loss of her hair, nose, or perhaps life. Such severity proceeds, perhaps, less from rigidity of virtue, than from anger at its having been practised without his permission; for a temporary interchange of wives is not uncommon, and the offer of their persons is considered as a necessary part of the hospitality due to strangers.

Communal Buffalo Hunt of the Cree. (Hind.)

"When a man loses his wife, it is considered as a duty to marry her sister, if she has one; or he may, if he pleases, have them both at the same time.

"It will appear, from the fatal consequences repeatedly imputed to the use of spirituous liquors, that he particularly considered these people as having been, morally speaking, great sufferers from their communication with the members of civilized nations. At the same time, they were not, in their natural state, without their vices, and some of them of a kind most abhorrent to cultivated and reflecting man.

"When a young man marries, he immediately goes to live with the father and mother of his wife, who treat him, nevertheless, as an entire stranger till after the birth of his first child; he then attaches himself more to them than his own parents, and his wife no longer gives him any other denomination than that of the father of her child.

"The profession of the men is war and hunting; and the more active scene of their duty is the field of battle, and the chase in the woods. They also spear fish, but the management of the nets is left to the women. The females of this nation are in the same subordinate state as those of all other Indian tribes;

but the severity of their labour is much diminished by their situation on the banks of lakes and rivers, where they employ canoes. In the winter, when the waters are frozen, they make their journeys, which are never of any great length, with sledges drawn by dogs. The women are, at the same time, subject to every kind of domestic drudgery; they dress the leather, make the clothes and shoes, weave the nets, collect wood, erect tents, fetch water, and perform every culinary service; so that when the duties of maternal care are added, it will appear that the life of these women is an uninterrupted succession of toil.

"The funeral rites begin, like all other solemn ceremonials, with smoking, and are concluded by a feast. The body is dressed in the best habiliments possessed by the deceased, or his relations, and is then deposited in a grave lined with branches; some domestic utensils are placed on it, and a kind of canopy erected over it. During this ceremony, great lamentations are made; and if the departed person is very much regretted, the near relations cut off their hair, pierce the fleshy part of their thighs and arms with arrows, knives, etc., and blacken their faces with charcoal. If they have distinguished themselves in war, they are sometimes laid on a kind of scaffolding; and I have been informed that women, as in the East, have been known to sacrifice themselves to the manes of their husbands. The whole of the property belonging to the departed person is destroyed, and the relations take in exchange for the wearing apparel any rags that will cover their nakedness. The feast bestowed on the occasion, which is, or at least used to be, repeated annually, is accompanied with eulogiums on the deceased, and without any acts of ferocity. On the tomb are carved or painted the symbols or totems of his tribe, which are taken from the different animals, birds, or reptiles of the country.

"War is, however, the prime pursuit. Many are the motives which induce savages to engage in it, such as to prove their courage, or to avenge the death of relations, or in consequence of some portentous dream. If the tribe feel themselves called upon to go to war, the chiefs convene the people, in order to know the general opinion. If it be for war, the chief publishes his intention to smoke out of the sacred stem at a certain period, for which solemnity, meditation and fasting are required as preparatory ceremonials. When the people are thus assembled, and the meeting sanctified by the custom of smoking, the chief enlarges on the causes which have called them together, and on the necessity of the measures proposed on the occasion. He then invites those who are willing to follow him, to smoke out of the sacred stem, which is considered as the token of enrolment; and if it should be the general opinion that assistance is necessary, others are invited, with great formality, to join them. Every individual, who attends these meetings, brings something with him as a token of his warlike intention, or as an object of sacrifice, which, when the assembly dissolves, is suspended from poles near the place of council.

"They have frequent feasts, and particular circumstances never fail to produce them, such as a tedious illness, long fasting, etc. On these occasions, it is usual for the person, who means to give the entertainment, to announce, on a certain day, his design, of opening the medicine bag, and of smoking out of his sacred stem. This declaration is considered as a sacred vow that cannot be broken. There are also stated periods, such as the spring and autumn, when they engage in very long and solemn ceremonies. On these occasions, dogs are offered as sacrifices; and those which are very fat and milk-white, are preferred. They also make large offerings of their property, whatever it may be. The scene of these ceremonies is an open inclosure on the bank of a river or lake, and in the most conspicuous situation in order that such as are passing along

or travelling may be induced to make their offerings. There is also a particular custom among them, that on these occasions, if any of the tribe, or even a stranger, should be passing by, and be in real want of anything that is displayed as an offering, he has a right to take it, provided he replaces it with some article he can spare, even though it be of far inferior value. But to take or touch anything wantonly, is considered a sacrilegious act, and highly insulting to the great Master of Life, (to use their own expression), who is the sacred object of their ceremonial devotion.

"The scene of private sacrifice is the lodge of the person who performs it, and it is prepared for that purpose by removing everything out of it, and spreading green branches in every part. The fire and ashes are also taken away. A new hearth is made of fresh earth, and another fire is lighted. The owner of the dwelling remains alone in it, and he begins the ceremony by spreading out a piece of new cloth, or a well-dressed moose-skin neatly painted, on which he opens his medicine-bag, and exposes its contents, consisting of various articles. The principal of them is a kind of household god, which is a small carved image about eight inches long. Its first covering is of down, over which a piece of birch bark is closely tied, and the whole is enveloped in several folds of red and blue cloth. This little figure is an object of the most pious regard. The next article is his war-cap which is decorated with the feathers and plumes of rare birds, the fur of beavers, eagles' claws, etc. There is also suspended from it a quill, or feather, for every enemy whom the owner of it has slain in battle. The remaining contents of the bag are a piece of tobacco, several roots and simples, which are in great estimation for their medicinal qualities, and an opwa'gun, or pipe. These articles being all exposed, and the stem resting upon two forks, (as it must not touch the ground), the master of the lodge sends for the person he most esteems, who sits down opposite to him; the pipe is then filled, and fixed to the stem. A pair of wooden pincers is provided to put the fire in the pipe, and a double-pointed pin, to empty it of the remnant of tobacco which is not consumed. This arrangement being made, the men assemble; and sometimes the women are allowed to be humble spectators, while the most religious awe and solemnity pervades the whole. The Michiniwai, or assistant, takes up the pipe, lights it, and presents it to the officiating person, who receives it standing, and holds it between both his hands. He then turns himself to the east, and draws a few whiffs, which be blows to that point. The same ceremony he observes for the other three quarters, with his eyes directed upwards during the whole of it. He holds the stem about the middle, between the three first fingers of both hands, and raising them upon a line with his forehead, he swings it three times round from the east, with the sun; then, after pointing and balancing it in various directions, he reposes it on the forks. He then makes a speech to explain the purpose of their being called together, which concludes with an acknowledgment of past mercies, and a prayer for the continuance of them, addressed to the Master of Life. He then sits down, and the whole company declare their approbation and thanks, by uttering the word "*ho!*" with an emphatic prolongation of the last letter. The Michiniwai then takes up the pipe, and holds it to the mouth of the officiating person, who, after smoking three whiffs out of it, utters a short prayer, and then goes round with it, taking his course from east to west, to every person present, who individually says something to him on the occasion, and thus the pipe is generally smoked out; then, after turning it three or four times round his head, he drops it downwards and replaces it in its original situation. He then returns the company thanks for their attendance, and wishes them, as well as the whole tribe, health and long life.

"These smoking rites precede every matter of great importance, with more or less ceremony, but always with equal solemnity. The utility of them will appear from the following relation.

Koostatak, 95-year old Swampy Cree of the Hudson Bay district, of Northern Manitoba. Besides wearing the white man's moustache, the Swampies also cut their hair short. Koostatak, a full-blood, is wearing the conventional dress of the North Country Crees—moose-hide coat, gaily ornamented with vari-colored silk threads worked into curvilinear flowers and leaves. Note the meek expression of the Swampy Cree—less noted in the Bush Cree, still less noted in the Plains Cree, and entirely absent in the Sioux, Blackfeet and other Plains Tribes.

"If a chief is anxious to know the disposition of his people towards him, or if he wishes to settle any difference between them, he announces his intention of opening his medicine-bag and smoking his sacred stem; and no man who entertains a grudge against any of the party thus assembled can smoke from the sacred stem; as that ceremony dissipates all differences, and its sanctity is never vio'ated.

"No one can avoid attending on these occasions; but a person may attend and be excused from assisting at the ceremonies, by acknowledging that he has not undergone the necessary purification.

"If a contract is entered into and solemnized by the ceremony of smoking, it never fails of being faithfully fulfilled. If a person, previous to his going a journey, leaves the sacred stem as a pledge of his return, no consideration whatever will prevent him from carrying out his engagement.

"The chief, when he proposes to make a feast, sends quills, or small pieces of wood, as tokens of invitation to such as he wishes to partake of it. At the appointed time the guests arrive, each bringing a dish or platter, and a knife, and take their seats on each side of the chief, who receives them sitting, according to their respective ages. The pipe is then lighted, and he makes an equal division of every thing that is provided. While the company are enjoying their meal, the chief sings, and accompanies his song with the tambourine, or shishiquoi, or rattle. The guest who has first eaten his portion is considered the most distinguished person. If there should be any who cannot finish the whole of their mess, they endeavour to prevail upon some of their friends to eat it for them, and they are rewarded for their assistance with ammunition and tobacco. It is proper also to remark that, at these feasts, a small quantity of meat or drink is sacrificed, before they begin to eat, by throwing it into the fire, or on the earth.

"These feasts differ according to circumstances; sometimes each man's allowance is no more than he can dispatch in a couple of hours. At other times the quantity is sufficient to supply each of them with food for a week, though it must be devoured in a day. On these occasions it is very difficult to procure substitutes, and the whole must be eaten, whatever time it may require. At some of these entertainments there is a more rational arrangement, when the guests are allowed to carry home with them the superfluous part of their portions. Great care is always taken that the bones may be burned, as it would be considered a profanation were the dogs permitted to touch them.

"The public feasts are conducted in the same manner, but with some additional ceremony. Several chiefs officiate at them, and procure the necessary provisions, as well as prepare a proper place of reception for the numerous company. Here the guests discourse upon public topics, repeat the heroic deeds of their forefathers, and excite the rising generation to follow their example. The food on these occasions consists of dried meats, as it would not be practicable to dress a sufficient quantity of fresh meat for such a large assembly; though the women and children are excluded.

"Similar feasts used to be made at funerals, and, annually, in honour of the dead; but they have been for some time growing into disuse.

"The women, who are forbidden to enter the places sacred to these festivals, dance and sing around them, and sometimes beat time to the music within, which forms an agreeable contrast.

"With respect to their divisions of time, they compute the length of their journeys by the number of nights passed in performing them; and they divide the year by the succession of moons. In this calculation, however, they are not altogether correct, as they cannot account for the odd days. The names which they give to the moons are descriptive of the several seasons. They are, in their order, beginning with the month of May, called the frog moon; the moon when birds begin to lay their eggs; the moon when birds moult, or cast their feathers; the moon when birds begin to fly; the moon in which the moose casts its horns; the rutting moon; hoar-frost moon or ice moon; whirlwind moon, cold moon, big moon; eagle moon; and goose moon, which is their April.

"Superstition holds its usual place with the Crees. Among their various beliefs are that of a funeral phantom, and the personality of the ignis fatuus. They believe that the vapour which is seen to hover over moist and swampy places is the spirit of some person lately dead. They also fancy another spirit, which appears in the shape of a man upon the trees near the lodge of a person deceased, whose property has not been interred with him. He is represented as bearing a gun in his hand; and it is believed that he does not return to his rest till the property that has been withheld from the grave has been sacrificed to the dead. If philosophy cannot protect the common masses in civilized life from similar fancies, we should not regard it as strange that Indian tribes should yield to such impressions. For it is from dreamland and spirit-land that the former, as well as savages, draw much of their philosophy."

* * *

The Calumet dance, which is very famous among the Crees, is performed solely for important reasons; sometimes to strengthen peace, or to unite themselves for some great war; at other times, for public rejoicing. Sometimes they thus do honour to a nation who are invited to be present; sometimes it is danced at the reception of some important personage, as if they wished to give him the diversion of a ball or a comedy. In winter the ceremony takes place in a cabin; in summer, in the open fields according to Father Marquette.

"Everything being thus arranged, and the hour of the dance drawing near, those who have been appointed to sing take the most honourable place under the branches; these are the men and women who are gifted with the best voices, and who sing together in perfect harmony. Afterwards, all come to take their seats in a circle under the branches, but each one on arriving, must salute the Manitou. This he does by inhaling the smoke, and blowing it from his mouth upon the Manitou, as if he were offering to it incense. Everyone, at the outset, takes the calumet in a respectful manner, and, supporting it with both hands, causes it to dance in cadence, keeping good time with the air of the songs. He makes it execute many different figures; sometimes he shows it to the whole assembly, turning himself from one side to the other. After that, he who is to begin the dance appears in the middle of the assembly, and at once continues this motion. Sometimes he offers it to the sun, as if he wished the latter to smoke it; sometimes he inclines it towards the earth; again, he makes it spread its wings, as if about to fly; at other times, he puts it near the mouths of those present, that they may smoke. The whole is done in cadence; and this is, as it were, the first scene of the ballet.

"The second consists of a combat carried on to the sound of a kind of drum, which succeeds the songs, or even unites with them, harmonizing very well together. The dancer makes a sign to some warrior to come to take the arms which lie upon the mat, and invites him to fight to the sound of the drums. The latter approaches, takes up the bow and arrows, and the war-hatchet, and begins the duel with the other, whose sole defence is the calumet. This spectacle is very pleasing, especially as all is done in cadence; for one attacks, the other defends himself; one strikes blows, the other parries them; one takes to flight, the other pursues; and then he who was fleeing faces about, and causes his adversary to flee. This is done so well—with slow and measured steps, and to the rhythmic sound of the voices and drums—that it might pass for a very fine opening of a ballet in France. The third scene consists of a lofty discourse, delivered by him who holds the calumet; for, when the combat is ended without bloodshed, he recounts the battles at which he has been present, the victories

that he has won, the names of the nations, the places, and the captives whom he has made. And to reward him, he who presides at the dance makes him a present of a fine robe of beaver-skins, or some other article. Then, having received it, he hands the calumet to another, the latter to a third, and so on with all the others, until every one has done his duty; then the president presents the calumet itself to the nation that has been invited to the ceremony, as a token of the everlasting peace that is to exist between the two peoples."

* * *

"Many winters before they became aware of the presence of the white man, the Yankton division of the great Dakota tribe resided on the borders of the great western prairies near the Red River of the north. They numbered many hundred lodges, and their warriors prevailed against the Crees (Ke-nis-te-no) toward the north and west, and caused them to keep in the shade of the forests and swamps which covered their hunting grounds. At one time it happened, as it often does, that two young men quarreled about a woman, and one, in the heat of passion and jealousy, took the life of the other. Both belonged to numerous and important families, and in accordance with the law of 'blood for blood,' although his relatives wished to buy him off, the murderer was killed.

"Generally a case of this kind ends after the death of the first murderer, but in this instance, the drawer of his fellow's blood was a great warrior, and his loss being severely felt by his relatives, the person who had taken his life was in turn murdered. The matter had gone beyond the usual length, and notwithstanding the interference of the old men and chiefs, the person who drew the last blood suffered death for his act, at the hands of a relative of the person whom he had killed. The great Yankton camp became a scene of excitement, and murders occurred daily, till the weaker party, consisting of a thousand lodges, left the main camp and retired by themselves, to pursue their hunt for meat to feed their women and children.

"The feud did not end here, but continued with greater fury; the larger camp even sending war parties to attack the straggling hunters of their former brethren. Scalps were also taken, and this is equal, according to Indian custom, to a declaration of open and exterminating war. The smaller camp, therefore, to prevent their total eventual destruction at the hands of the more numerous Yanktons, moved towards the country of the Crees (Ke-nis-te-no) with whom they had always waged a never-ending warfare; and preferring to trust themselves to their generosity rather than to the vindictive hatred of their own kindred, they collected the women and children, whom in former years they had captured from them and adopted in their families. These they placed on horses, and, loaded with presents, they were sent to the great Cree (Ke-nis-te-no) town on Dead River (Ne-bo-se-be), with the peace pipe of the seceding Dakotas, with the request that they be received 'in their lodges' and protected from the 'fire that raged in their rear on the western prairies.'

"The manly and compassionate Crees (Ke-nis-te-no) sent forty of their warriors to receive them into their country, and escort them into their village. A grand council was held, where the Assineboines told their grievances, asked for protection, and promised to fight by the side of the Crees (Ke-nis-te-no) against the Yanktons forever.

"Their words were listened to with deep attention and pity, and they were accepted as allies and brothers. The peace pipe was smoked, 'their council fire was made one,' and they 'ate out of the same dish,' and reposed thereafter in the 'shade of the same forests and swamps,' till their united prowess eventually

drove the Dakotas from the northern plains, and the Crees (Ke-nis-te-no) and Assineboines could then go out occasionally and 'bask in the sun on the prairies, and taste the meat of the buffalo.' Shortly after this first alliance, the Ojibway made his appearance among them, and he too became a party to the mutual compact which has been kept unbroken to this day.

"A war party of Crees, Assineboines, and Ojibways, was once formed at the great Cree village, which was at this time located on Dead River, near its outlet into the Red River of the north. They proceeded westward to the waters of the Missouri River, till they came to a large village of the Gros Ventres, which they surrounded and attacked. Through some cause, which they could not at first account for, the resistance made to their attack was feeble. This they soon overcame, and the warriors, rushing forward to secure their scalps, discovered the lodges filled with dead bodies, and they could not withstand the stench arising therefrom. The party retreated, after securing the scalps of those whom they had killed, among which was the scalp of an old man who must have been a giant in size, as his scalp is said to have been as large as a beaver skin. On their return home, for five successive nights, this scalp, which had been attached to a short stick, planted erect in the ground, was found in the morning to lean towards the west. This simple occurrence aroused the superstitious fears of the party, and when, on the fourth day, one of their number died, they threw away the fearful scalp, and proceeded homeward with quickened speed. Every day, however, their numbers decreased, as they fell sick and died. Out of the party, which must have been a considerable body of warriors, but four survived to return home to their village at Dead River. They brought with them the fatal disease (smallpox) that soon depopulated this great village, which is said to have covered a large extent of ground, and the circumstance of the great mortality which ensued on this occasion at this spot, in the ranks of the Crees and Assineboines, has given the river the name which it now bears, "Ne-bo," or Death River. In trying to run away from the fatal epidemic, the Ojibways of this village spread the contagion to Rainy Lake, which village also it almost depopulated. From thence, by the route of Pigeon River, it reached Lake Superior at Grand Portage, and spread up the lake to Fond du Lac, where its ravages were also severely felt, and where the pillager party, on their return from Mackinaw, caught the infection, and, taking it to Sandy Lake, but a few of their number lived to reach their homes at Leech Lake, where it is said to have stopped, after having somewhat lessened the number of the pillagers. The large village of Sandy Lake suffered severely, and it is said that its inhabitants became reduced to but seven wigwams.

"The loss of lives occasioned by this disease in the tribes of the allied Crees and Assineboines, amounted to several thousands. And the loss among the Ojibways, as near as can be computed from their accounts at the present day, amounted to not less than fifteen hundred, or two thousand. It did not, luckily, spread generally over the country occupied by the tribe, and its ravages were felt almost exclusively in the section and villages which have been designated."

About the same time, two of the establishments on the Assiniboine River were attacked with less justice, when several white men, and a greater number of Indians were killed. In short, it appeared that the natives had formed a resolution to extirpate the traders; and, without entering into any further reasoning on the subject, it appears to be incontrovertible that the irregularity pursued in carrying on the trade has brought it into its present forlorn situation, and nothing but the greatest calamity that could have befallen the natives, saved the traders from destruction. This was the smallpox, which spread destruction

and desolation, as the fire consumes the dry grass of the field. The fatal infection spread around with a baneful rapidity which no flight could escape, and with fatal effect that nothing could resist. It destroyed with its pestilential breath whole families and tribes; and a horrid scene was presented to those who had the melancholy and afflicting opportunity of beholding it, a combination of the dead, the dying, and those who, to avoid the horrid fate of their friends around them, prepared to disappoint the plague of its prey by terminating their own existence. And, as for the Crees, there is no question of their having been, and continuing to be, invaders from the eastward. Formerly, they struck terror into all the other tribes whom they met; but now they have lost the respect that was paid them; as those, whom they formerly considered as barbarians, became their allies, and, consequently, got better acquainted with them, and acquired the use of fire-arms. The former are still proud, though without power, and affect to consider the others as their inferiors; the latter consequently are extremely jealous of them, and, depending upon their own superiority in numbers, will not submit tamely to their insults. So that the consequences often prove fatal, and the Crees are thereby decreasing both in power and number. Spirituous liquors also tend to their diminution, as they are influenced thereby to engage in quarrels which frequently have the most disastrous termination among themselves.

Excess of liquor frequently made Europeans merry and gay; on the Cree Indian, however, it had a contrary effect. Under its influence he recalled his departed friends and relations, lamenting their death with abundance of tears. Should he be near their graves, he would often resort thither and weep there. Others would join in the chorus, even though quite unable to hold up their heads. It was not uncommon for them to roll about their tents in a fit of frenzy, frequently falling into the blazing fire. Quarreling then was common; an ancient disagreement, long forgotten, being revived. The chiefs had often the prudence, when matters were going this way, to order the women to remove all offensive weapons out of the tent. But one weapon, very effective, the teeth, still remained; and it was not unusual to see several braves the next morning without a nose, an ear, or a finger. In affrays such as these, no respect whatever was paid to the ties of blood, brothers and sisters often fighting with great spirit and animosity. At the conclusion of one of these encounters, early in the eighteenth century, an Indian entered York Factory one morning and desired to be admitted to the surgeon. He was conducted to the surgeon's room, and saluted its inmate, in broken English, with "Look here, man: here my nose," at the same time holding out his palm, which contained half of that desirable facial adjunct. This he desired the surgeon, having a mighty opinion of the faculty, to restore. The man's nephew had, it seems, bitten it off; he declared he felt no pain, nor was he sensible of his loss till, awakening the next morning, he found the piece lying by his side.

Catlin spoke thus of the Crees:—"They are a very numerous tribe, extending from the junction of the Yellowstone River and the Missouri as high north as the shores of Lake Winnipeg; and even much further in a north-westerly direction, towards, and even through, a great part of the Rocky Mountains.

"I have before said of these, that they were about three thousand in numbers —by that I mean but a small part of this extensive tribe, who are in the habit of visiting the American Fur Company's establishment at this place, to do trading; and who, themselves, scarcely know anything of the great extent of country over which this numerous and scattered family range. Their customs may properly be said to be primitive, as no inroads of civilized habits have been as yet success-

fully made amongst them. Like the other tribes in these regions, they dress in skins, and gain their food, and conduct their wars, in a very similar manner. They are a very daring and most adventurous tribe; roaming vast distances over the prairies and carrying war into their enemy's country. With the numerous tribe of Blackfeet, they are always waging an uncompromising warfare; and, though fewer in numbers and less in stature, they have shewn themselves equal in sinew, and not less successful in mortal combats."

The population of the Crees at present is about 18,394. They are situated as follows: the Plains Crees in twelve agencies in Saskatchewan and Alberta; and the Swampy Crees in seven agencies in Alberta and Saskatchewan. The Plains Crees number 9,310 and the Swampy Crees number 9,084. These numbers are probably not absolutely correct as Duncan C. Scott, Deputy Superintendent-General of Indian Affairs, in Ottawa, states that to give an exact statement of the number of Crees on each reserve would be difficult, as, through inter-marriage and migration, the Crees in some parts have become so mixed with Ojibways and other stocks that it is now difficult to separate them in any statistical statement.

The Crees, with the advent of the white man, gradually crept westward, and, when a settlement of their claims for lands was effected, their reserves were all outside of the Province of Ontario.

WHEN THE CREES MOVED WEST

By Chief Buffalo Child Long Lance.

Cree is perhaps the most familiar Indian name in Canada, in Northern fiction and in half-breed lore. It designates the largest tribe in this country; one of the largest on the North American continent. The Crees are the newest Algonkin arrivals in the Canadian Northwest, and they constitute one of the few tribes which exist entirely within the bounds of Canada.

Few people are aware of the fact that the Canadian plains have not always been the home of Indians; that the tribes now living on these broad expanses came originally from what is now Eastern Canada—principally Ontario and Quebec. The restless, aggressive Blackfeet formed the vanguard of this Algonkin migration, having journeyed to the plains before the advent of the white man on Canadian shores. As far as the white man's history goes, they were first seen by Mackenzie in Northern Alberta in 1790. I know from the old Blackfeet that their buffalo hunting grounds extended at that time from the Missouri river in Montana to Athapasca—which means "Rubber Sky"—and eastward over Saskatchewan into Manitoba. But why were they away out in that country? The second wave of Algonkins, the Crees, will tell us later on.

I might point out that the following Cree history has been gathered by me from the oldest Crees still living—who were on the western plains before the white man came. For some reason, practically no effort has been made to gather the aboriginal history of the West from the Indians themselves, all our knowledge of it having been handed down principally by such men as Mackenzie and the early Jesuits. Although much ground for first-hand research has now been lost, there is yet a wealth of historical fact hidden away under the native reserve of a disappearing race.

It might be understood from the outset that the Algonkin tribes—the Crees, Saulteaux, Blackfeet, Bloods and Piegans—were the original possessors of the Canadian plains, the other four plains tribes—the Sioux, Assiniboines, Stonys and Sarcees—having come upon the scene at a later period and allied themselves with, or aligned themselves against, the Algonkins.

The Assiniboines were the first "foreigners" to venture forth to the plains of the Algonkins. This tribe quarrelled with their parent-body, the Sioux, broke away from it and came north into what is now Saskatchewan, shortly after the year 1600. Afterwards becoming known as the "Assiniboines"—meaning "Stone-People," by reason of their habit of cooking on heated stones—this branch of the Sioux tribe allied itself with the Crees and Saulteaux against the Blackfoot confederation; and with the Crees they subsequently became the deadliest enemy of their own people, the Sioux. During the terrible smallpox epidemic at the beginning of the last century, a large body of the Assiniboines broke away from the tribe and went west into Alberta, where they live to-day in the foothills of the Rockies, just east of Banff. They are now known under the English translation of their name—"Stony Indians."

The Sarcees came down from the far north about 150 years ago, fought the Blackfeet until they—the Sarcees—were nearly annnihilated, and then entered into an alliance and became the fourth tribe of the confederation. The Sarcees, who live near Calgary, are of Athapascan stock, and they speak a peculiar guttural language which no other plains tribe has been able to learn.

The Sioux came northwest in two groups. The first group fled into Manitoba, following their massacre of 500 white people in Minnesota in 1862. The second group, now living near Moose Jaw, came over with Sitting Bull in 1877.

We shall now revert to that pristine age, nearly 400 years ago, when the Canadian plains were a sun-swept wilderness, teeming with hundreds of thousands of buffalo, but as yet a land from which the Indians had held aloof. We shall

Chief Masqua, head-chief of the Piapot Reserve, Saskatchewan, who retains the history of the great Cree migration from Ontario to Saskatchewan, more than two and a half centuries ago.

let Chief Masqua, 70-year-old chief of the Piapot Reserve near Fort Qu'Appelle, Saskatchewan, unfold the romantic history of the Crees—of the great Algonkin migration—as it was handed down to him by his "five fathers". These facts were unravelled painstakingly in the presence of the entire band, each member of which knows this history in lesser detail from his own forebears. The old plains Indian is painfully exact in what he says in a formal manner, and, when in doubt, he goes to laborious length to ascertain the truth from his brethren, or

else he leaves the thing unsaid. The council pow-wows, in which the facts set forth herein were gathered, stretched over a period of two days; for every detail had to be verified by parallel accounts from the chief's contemporaries.

Indians refer to their grandparents ordinally. Hence, the chief's "fifth father" would be his great-great-great-grandfather.

Chief Masqua's father died at the age of 80; his second father, at 120; his third father, at 120; his fourth father, at 124; and his fifth father, at 140 years. Through the remarkably well-preserved history passed on to him by these forebears, Chief Masqua is to-day one of the few living Crees who can follow in detail the dual advance of the Cree before the white man and the Blackfoot before the Cree, from the East to the Rocky Mountains. This westward movement stretched over a period of nearly 300 years, and in its cycles we find the first white man's ship landing on eastern shores, the Saskatchewan Crees residing in the neighbourhood of what is now Montreal, and the Blackfeet living in the vicinity of the present city of Winnipeg, some 1,000 miles east of their present abode in Alberta.

The chief states that his fifth father saw his first white man near the spot where Montreal is now located, before the Crees started to move west. At that time the Crees were the same tribe as the Ojibwas, or Chippewas, as they are called to-day. It was 290 years ago, according to the history handed down to him from his fifth father, that the first ship landed among the Indians of the east. (This would be in 1632, or 36 years previous to the landing of the first Hudson's Bay ship.) The white men came ashore and gave the Indians presents of knives, guns and matches, and received presents of furs from the Indians. And they returned to whence they had come. The ship appeared again about one year later—at about the time the Indians saw the first half-breeds being born among their womenfolk.

Before the landing of that first ship the Indians had not known the use of the gun; and when one of them fired the first gun that had been given to them by the white men, he threw it down and ran for his life. He thought that the gun was as dangerous from behind as it was from the front, and it was sometime before the Indians learned to hold on to the piece after it had been discharged. They thought it was to be fired and then thrown down as quickly as possible.

For knives, the Indians had previously used the ribs of animals, which were ground almost as sharp as steel on both sides of the blade. They had made their fire by twirling a stick in the seat of a dried mushroom. (The plains Indians, it might be remarked, made their fire by striking two pieces of flint close to a piece of touchwood—tree canker.) The white men also gave the Indians tea and tobacco on the second voyage. This indicates that the boat must have at least touched on the southern shores of the United States.

On their second visit the white men told the Indians that they now had in their ship plenty of the articles which they had given to them on the first trip, and they asked the Indians to "trade something for these goods". When the ship pulled out, at the end of the second visit, the Indians "had enough guns to kill any Indian fort", said the chief.

Following this second visit the white people began to stay in the country, said the chief; so the Crees began to move westward—and the birth of Chief Masqua's fourth father finds them in what is now Western Ontario. By the time his third father was born they had reached the Winnipeg district, at the conjunction of the Red and the Assiniboine rivers. Here they encountered the Blackfeet and drove them west to the Regina-Qu'Appelle district. The Crees have no record of having sighted the Blackfeet before they reached what is now

eastern Manitoba. In the battles with the Blackfeet both sides lost heavily; but the warlike Blackfeet were finally forced to give way in front of the overwhelming hordes which stormed upon them from the east in never-ending waves. There is no doubt in my mind that this strange contact, after many years of separation, started the undying enmity between these two most important

Rattlesnake, Bush Cree of the Duck Lake Agency, Northern Saskatchewan. Rattlesnake belongs to the Riel Rebellion Indians. The Bush Crees are a half-way between the Plains Cree and the Swampy Cree of the north country. They wear their hair long with the white man's moustache.

tribes of the Algonkin family, which survived until a few years ago—and would be surviving to-day if peace treaties had not been signed. With their vocabularies entirely different, the Blackfeet and the Crees could not have been expected to recognize the sameness of the grammatical structure of their languages or their identity as members of the big Algonkin linguistic family which resided in ancient days along the Ottawa.

The birth of Chief Masqua's second father occurred west of Winnipeg; and his first father—his own father—was born in the neighbourhood of what is now Fort Qu'Appelle, Saskatchewan. That was about 110 years ago, and at that time the Blackfeet were living in the Cypress Hills of southwestern Saskatchewan. This is several hundred miles east of the final hunting grounds bordering upon

Little Sioux, Cree Brave of the Qu'Appelle Agency, Saskatchewan. Note the deep, closely-set eyes of this Plains Cree, and the twinkle of friendliness which is rarely found in the facial expression of the other Plains Tribes.

the foothills of the Rockies and stretching back on the plains to Blackfoot Crossing, near Gleichen.

Neither the chief nor his comrades are able to speak a word of English, yet they are able to give the exact dates—in "years back"—of the establishment of each of the western forts, Hudson's Bay posts, and other early happenings commonly known to the white man. Indians record the years by the principal happenings in each.

Chief Masqua was himself born between Touchwood Hills and Fort Qu'Appelle. His father was a very old man and he was a young lad when they

roamed about the site of what is now Moose Jaw. When he was reaching young manhood they travelled out towards the Cypress Hills and met the Blackfeet—in his first battle.

And it was just as they were reaching the Cypress Hills that the first white man overtook them after a 290-year "chase" more than half across the continent. He was about eighteen then, which would give the year 1874 as the close of this remarkable retreat from the inevitable onrush of civilization. Here, the Blackfeet stemmed them on the west, so they had to remain in that vicinity and allow the white men to catch up with them and trickle through to Alberta. During the following summer the white man came to "make peace with all tribes", and Chief Masqua's tribe signed this pact—known as the Qu'Appelle treaty—beyond the Cypress Hills.

Now, when the Crees reached the eastern boundary of Manitoba, all of them did not continue on to the plains, as did Chief Masqua's branch of the tribe, who are now known as the Plains Crees. Large hordes of them trekked north into the bush country, covered all the southern shores of Hudson Bay, and then worked west through the bush-covered northern sections of Manitoba, Saskatchewan, and Alberta. There they are to-day, known as the Bush and Swampy Crees. They are not such a fine type as their brethren who went on to the plains. The Plains Crees grew to be tall, aquiline, and warlike, like the Blackfeet, while those who went north are to-day stubby and short-featured; rather meek of demeanour. The Plains Cree has a far greater degree of independence than his brother in the north. This is no doubt due both to cause and effect. Those who ventured forth into the plains country, there to frolic with death against great odds, would naturally be more courageous and self-reliant than those who sought the comparative safety of the north country. I am convinced of this through my researches among those northern Crees who tarried for a while in the Winnipeg district and then moved northward in more recent migrations. They tell me that they went into the impregnable north country to escape the warlike Sioux, who kept to the open country and never ventured into the bush and snow-covered districts of the north.

In the far north these Crees have become the slaves of the big fur companies, who own them body and soul; and to-day they are the very incarnation of meekness and lack of personal enterprise. This docility is reflected even in the modulation of their voice. Every high-pitched sentence among these Bush Crees tapers off with a childish lowering of the voice—a sort of sing-song. Whereas the Plains Crees shoot out their sentences with sharp emphasis—in tones almost as low and dignified as those of the stately Blackfoot language.

One or two of the bands which came out during the Cree migration, or sometime subsequent thereto, have retained their original identification, being known to-day as Chippewas. One of these strides the border of Manitoba and Saskatachewan—west of Lake Winnipegosis; and there are a few others in the Lake Winnipeg district and farther north. The Saulteaux, belonging to the same two peoples—Crees or Chippewas—came by the name, Saulteaux, through the fact that they tarried for a while on the Saults. Their language to-day forms a mean between Cree and Chippewa. It must be understood that Cree and Chippewa, as spoken to-day, are quite different. Although there are many resemblances between the two languages, the two tribes cannot converse with each other.

In the far north, around the Hudson Bay, I find evidences of another Cree migration which, it would seem, crossed the northern neck of James Bay. But I believe that the two migrations were synchronous; that one branch of the big

Chippewa family headed northwest, and another, directly west. The Indians up there, I find, have an entirely different set of traditions from those who live, say, south of Norway House. They have become so mixed with white blood, however, and have learned to speak English to such an extent, that they have lost that clean-cut, direct train of history which is possessed by the isolated, non-English-speaking Plains Cree. It will be remembered that the far northwest

Big Darkness, Assiniboine brave of the Sintaluta Reserve, Saskatchewan, whose photograph is printed as a contrast to the Crees. Note the stern, almost challenging expression of this Plains Indian: the narrow, loby eyes set wide apart; his height and long, aqualine features.

country was entered and consolidated by white fur traders for more than one hundred and fifty years before the white man came upon the plains.

In the three western provinces to-day, the Cree country extends from Calgary, Alberta, to the Peace river; from the southern boundaries of Manitoba and Saskatchewan to the Churchill river. The Blackfoot country—which is entirely within the province of Alberta—extends from a line drawn east and west through Calgary, south into Montana. For some reason, the Crees—or the

Algonkins for that matter—never crossed the Rockies. Therefore, there are no Crees or Algonkins in British Columbia.

All of that vast country north of the Churchill and Peace rivers, up to the Eskimo boundary, is occupied by an entirely different family of Indians: the Athapascans, who have been there thousands of years. The Athapascans have never penetrated farther east than the western shores of Hudson Bay. They occupy practically all of the Northwest Territories, the Yukon, Alaska, and three-fourths of the province of British Columbia. Just as Algonkin history and land occupation began in the east and then spread westwards, so did Athapascan history and land occupation start on the Pacific coast and then spread inland towards the east. We get this from the traditions of the Coast and Athapascan Indians, which show a common origin. These Indians incline more towards the Mongolian type and the Eskimo, although they are in nowise related to the latter. Indians and Eskimo have since time immemorial been the deadliest of enemies. They never intermarry or encroach upon each other's territory. The grammatical bases of the Eskimo and Athapascan languages are more different than those of English and Turkish.

Facially speaking, the Cree looks more cordial than his Algonkin cousin, the Blackfoot; and he is more cordial—and submissive. His eyes are more deeply set and are closer together; and there is an absence of that fatty lobe between the brow and the socket, which usually half covers and clearly defines the Blackfoot eye. His nose is more apt to be concave than convex—as with the Blackfeet and Sioux—and his chin is not so prominent. The height of the Blackfeet averages more than six feet, while that of the Crees would be about five feet eight inches. But the Cree women are as a rule better looking than those of other western tribes. Although the Cree women have lately given up the practice of tatooing their faces, many of them still bear the two conventional blue lines running down from the corners of the mouth to the edge of the chin.

Cree beadwork can always be distinguished from that of the Blackfeet and other plains tribes. Invariably the Crees work in curvilinear lines; whereas, the Blackfeet and other western Indians fashion their bead and porcupine-quill adornments in the square form. The eastern Indians, I notice, also do their handiwork in curves. Thus it would seem that the Blackfeet had been on the plains long enough to form their distinctive method before the Crees arrived from the eastern forests, where flowers formed the main feature of their art work. Crude square-bodied men and horses, eagles and buffaloes and arbitrary angular designs form the features of Blackfoot beadwork and tepee paintings. Only one thing is worked or painted round, and that is the sun, the great life-giver, in honour of which the sun dance is held annually.

The Crees never refer to themselves by the name under which they are known to the white man. They call themselves the Nehiyowuk—"The Exact Speaking People." In the early days the French voyageurs called the Crees the Christineaux, and this was latterly cut down to "Cris", which in French is pronounced "Cree". The Crees have contributed a number of words to the English language. Eskimo comes from the Cree word, Iyeskimo, meaning "Eaters of Raw Flesh," the descriptive cognomen given to the Eskimo when they first came in contact with them. The word squaw, which has become a general civilized term for all Indian women, comes from the Cree word, Esqwao, meaning women; literally, "The Lowest of Beings."

Early French spelling has resulted in several Indian words being universally mispronounced by the English-speaking world. Having no "k", the French have to spell "kin" with "q-u-i-n". Therefore, to-day Algonkin is pronounced

in English, "Algonquin," which is wrong. Likewise, the word, Assiniboine is all right when pronounced in French—"Assinibwan"—but wrong when pronounced according to the English valuation of "b-o-i-n-e". Assini means stone; bwan means people. I do not know how the white man came to substitute "b" for "p" in the Indian word, Athapasca.

I have mentioned in this article three Indian linguistic families—the Algonkins, Siouans or Dakotas, and the Athapascans. I might explain for the benefit of those who may not understand the method by which Indian tribes are grouped,

Chief Buffalo Child Long Lance.

that all tribes are classified according to the grammatical construction of their language into linguistic stocks or families. It is said that some sixty of these stocks exist north of Mexico. Although all tribes coming under a given linguistic stock must have a common grammatical basis for their languages, their vocabularies may be entirely different—as they are in all cases with which I am acquainted. For instance, the Blackfeet and the Crees both belong to the Algonkin family; but the word, dog, in Blackfoot, is mita: in Cree, atim. The close observer will notice that mita is spelt directly opposite to atim, which if spelt backwards would be mita. This is a coincidence, of course; but all words in the two languages vary in the same degree. The word white-man, in Blackfoot, is apekwan; in Cree, it is monias, and so on.

The Algonkin linguistic family derives its name from one of the leading tribes of the group which is now extinct—the Algonkins who survived, along the Uttawa (Ottawa) river, until the beginning of the last century. All Indian tribes between Labrador and the Atlantic coast and the Rocky mountains belong to the Algonkin family, with the exception of the Iroquoians and the Siouans, who came into this country from the United States within comparatively recent times.

The Crees, whom I have tried to make the subject of this paper, now number about 18,000, excluding half-breeds, of which this tribe has been the champion producer in the west. Like other tribes, they are gradually diminishing as full-bloods. Although disease has about done its worst among all tribes, it will probably account for many more before the final passing out of the Indian through the process of assimilation.

PRIMITIVE CULTURES IN THE STATE OF MAINE

By Warren K. Moorehead.

Most of us used to be of the opinion that the various bands of Indians found by our earliest travellers, and later explorers, in the state of Maine, indicated that the Algonkins were the sole possessors of that region. In the light of modern explorations we can now affirm that there is one very ancient culture, not Algonkin. Evidence now being assembled would indicate that there is another early culture not Algonkin, but somewhat related to that of the so-called Red Paint People. It would seem to me, after many years work in the state of Maine, that we must depend entirely on straight archaeology, rather than early history, for the solution of our major problems connected with the American Indian. This statement comes home with particular force after a lengthy interview recently with Arthur C. Parker, Esq., State Archaeologist for New York.

Mr. Parker and myself were discussing, at Lake Mohonk, the probabilities of both pre-Algonkin and pre-Iroquoian cultures in the middle and lower St. Lawrence basin, the Hudson, Connecticut and Penobscot valleys. In brief, it now seems quite probable that certain sections of Canada, and all of New England were occupied by a very early and primitive tribe (or tribes) which did not use pottery, were unfamiliar with smoking customs, and specialized certain types of stone tools or artifacts which are not characteristic of Algonkin sites.

Archaeologists may affirm that part of this is to some degree speculative, yet on the other hand as Mr. Parker has proved by his researches, and also my friend, Walter B. Smith, Esq., by his in Maine, I am informed by these gentlemen that they cannot assign certain graves, or sites, to either Algonkin or Iroquoian cultures. The same is true of the researches conducted by Phillips Academy in New England and of some graves found by several observers residing in the state of Connecticut.

The so-called Red Paint culture has been so frequently described that it is unnecessary to go into any detail here. Eight persistent or characteristic types occur in the 440 graves examined. All eight of the types are seldom present in a grave, there being local differences, as one would naturally expect. Yet throughout the entire area of the Red Paint People culture, the long slender slate spear, the adze blade, the gouge, the plummet, the crude effigy, the rubbing stone, the crescent and the long slender paddle-like ornaments occur, also great quantities of powdered hematite. Gouges or adze blades occur in other graves; sometimes plummets. A few crescents have been found, but none of the slate spears, long ornaments, so-called Red Paint type gouges, etc., occur. Indeed, in all the Iroquois graves in New York, or all of the Algonkin graves in New England examined, the range in type or form of artifact is totally different from that of the Red Paint People. The graves are so old that very few fragments of bone have been recovered. Indeed, just a few scales here and there, enough to identify them as graves and not deposits of offerings.

In Connecticut some graves have been discovered of what has been termed "the Slate People culture". These contain from ten to twelve to as high as twenty-two objects, generally of superior workmanship, usually of the better grade of chert, flint or jasper. Cylindrical tubes have been occasionally found but no pipes, no grooved axes, no sign of pottery, etc.

Near the town of Swanton, Vermont, about 1870, a large number of graves of the so-called "Slate People culture" were opened and Professor George H. Perkins, State Geologist of Vermont, gave us an excellent account of this discovery in a paper entitled "An Ancient Burial Ground in Swanton, Vermont," which he read at the meeting of the American Association for the Advancement of Science at Portland, Maine, August, 1873. Some copper objects were found and traces of skeletons. Several of the tubes were 8 to 10 inches in length.

Up to the present, investigations are not sufficiently extensive to draw definite conclusions, but it would appear that the Slate People culture and the Red Paint People culture are separate and distinct. Both are characteristic and contain highly specialized tools superior to those found in any of the Algonkin graves east of western New York.

These observations are mentioned by me rather briefly. They indicate, however, the importance of detailed work particularly in exploration. None of the finds of either the Slate People or the Red Paint People have been made on Indian sites of the historic period. In short, there are no surface indications and these graves are found through persistence in testing. They are usually in gravelly or sandy knolls and sometimes lie upon the slope of a ridge. Three or four of the Red Paint People cemeteries occur in stony ground. I am informed that most of the slate people culture interments are in sandy knolls. Mr. Parker stated to me that he had found some indications of a culture akin to the Eskimo. He intends to continue researches and obtain as much detailed information as possible concerning the interments, the area they cover and the character of the objects.

Recently in the city of Lawrence, on the Merrimac river, workmen sunk a pit adjacent to one of the large boilers in the power house of the American Woolen Company. The building was erected on a bank of pure sand. Three large stone tools, two of them more than 15 inches in length, were taken out from this pit. The types are not Algonkin and differ somewhat from our Red Paint People. This incident is typical of several discoveries of similar character in various parts of New England. As stated in the beginning of this brief paper, we are not at all certain that the Algonkins found along the coast were the original inhabitants. Mr. Parker believes that there were several periods of occupation in New York state and the St. Lawrence basin, the one tribe or band supplanting the other. Whether our well-known Iroquoian or Algonkin cultures developed from this (or these) primitive stocks cannot be determined at present.

THE UNVEILING OF MEMORIALS IN HURONIA

On Saturday, September 15th, 1923, representatives of the Historic Sites and Monuments Board of Canada unveiled bronze tablets, suitably mounted on stone structures, first on the Newton farm, near Victoria Harbor, Ont., at the site of what was believed, when it was first identified, and is still by many, to be the site of St. Ignace, the palisaded Huron village at which the Jesuit missionaries, Brebeuf and Lalemant, were massacred; and secondly, at Fort Ste. Marie II on Christian Island.

The proceedings at the Newton Site were under the auspices of the Orillia Historical Society, and the president, Dr. Herriman, presided. In opening the proceedings, Dr. Herriman said: "The ground we stand upon to-day is historic ground indeed. Here, and in this vicinity, nigh three hundred years ago, events occurred which have left their impress deeply upon the sands of time. Ruskin has in his works a passage which I read with mingled feelings. Looking out upon the landscape of Europe he hears the voice of the mighty past, proclaiming the story of human endeavour, from every hillside and from every vale. He is moved in the depths of his imagination by this message of the human heart. But, when he turns to the landscape of the American continent, how silent are the barren hills, that are only hills, and the valleys, that are only hollows between the hills, and that bear no message and inspire not his soul. This is because Ruskin did not know; and, truly, much that did happen has not been written and is lost since the keeper of the wampum passed. But we who stand here know these hills have echoed with the laughter of human merriment, felt the tread of human endeavour, and run red with the blood of human sacrifice. Stone, in his *Life of Brant*, recounts an interview with that great man, when he was asked the reason why his people were so cruel; why they tortured, with such ferocity, their prisoners of war. The grand old chief maintained the white man could not get the red man's view; savage, cruel, but not devoid of some nobility—the victim showing forth the prowess of his tribe and in defiant glory challenging his torturers to do their worst. This may not appeal to you or me, but I am not sure that the Indian apologia is not as reasonable as excuses we might offer for some things done by our race. Here in this vast theatre of nature were the comedy, the drama, and the tragedy of life enacted till the curtain fell. Here men and women 'lived, felt dawn, saw sunset glow, loved and were loved.' And then the white man came; some prompted by the spirit of adventurous enterprise; others, moved by compelling impulses, felt the high importance of the message which they bore. Intrepid missionaries they, who, undaunted by peril and hardship, traversed the lakes and rivers and pushed on through the forest far into the vast wilderness which was the place where we now stand. We would honour these men and perpetuate their memory that future generations may know the story of their endeavour, their achievement, their glory, and their failure: and how, at last, they met that fate which in ancient and in modern times has so frequently been a sequence of religious zeal."

Dr. Herriman read the following letter from Mr. Newton:—"I regret that I am unable, as donor of the site of this historic cairn, to be present to-day. The spirit is willing, but the flesh is weak. I would like it to be known that in giving the site, I considered that in view of its being the spot where two of the first pioneers of Christianity in these parts lost their lives in such a terrible way, it was a place that should be neither bought nor sold, but should become the

property of all who profess and call themselves Christians. This has been accomplished so well by the Historic Sites and Monuments Board of the Dominion Government. I allowed my name to appear on the tablet as the donor of the site much against my inclination, but consented with the hope that it might be the means of leading others to do likewise."

After prayer led by Rev. Father Brunelle, Dr. Herriman called upon the Rev. N. H. McGillivray, who spoke briefly but eloquently. "We are gathered," he said, "to honour the memory of men who were brave and true—who lived sacrificially, believed implicitly, laboured zealously, held the faith triumphantly, and met martyrdom heroically." He then read extracts from the Jesuit "Relation" of 1649, which told the story of the massacre at this place, after which Mr. J. C. Miller and Mr. J. P. Downey also read extracts from the same "Relation" of 1649, in continuation of the story of the tragedy. These extracts had been printed by the Historic Sites Board, and copies were handed to all present.

Brig.-General E. A. Cruikshank, LL.D., F.R.S.C., F.R.H.S., Chairman of the Historic Sites and Monuments Board of Canada, said:—"Many years ago a great Canadian orator, statesman and patriot (Joseph Howe) spoke these words: —'A wise nation preserves its records, gathers up its muniments, decorates the tombs of its illustrious dead, repairs its great structures, and fosters national pride and love of country by perpetual references to the sacrifices and glories of the past.'

"Acting on this precept we are assembled to-day to commemorate in a simple manner one of the earliest events of which we possess any authentic record connected with the history of this province. This spot is certainly the site of a fortified Huron village, where a religious mission was founded nearly three centuries ago. This mission was either that which received the name of Saint Louis or the one named Saint Ignace. If the former, it was the place where the two devoted missionaries, whose names are inscribed on this tablet, were made captives by their merciless foes; if the latter, it was the scene of their indescribable torture and heroic death. That it was either the one or the other seems quite certain. For many years local tradition has given it the name of the 'Jesuit's Field', or the 'Jesuit's Meadow'.

"This tablet and monument then, are placed here by the people of Canada in abiding memory of the lost tribes of Huronia, and also of the brave and faithful Christian missionaries whose lives were sacrificed in their service.

"On a day when so extensive a programme has been planned, I feel that my words must be few and that I should bear in mind the remark of the candid churchgoer to his clergyman, who invited his advice as to the proper length of a prospective sermon. His chilling reply was: 'It is best to err on the side of mercy.'

"In conclusion, let me remind my hearers of the zeal and unflagging industry of Mr. A. F. Hunter, to whose research the identification of this site is mainly due.

"May I also venture to say that the esteem and gratitude of us all are due to Mr. Charles E. Newton, who has so generously made a gift of this interesting and valuable historic site to the nation.

"I now declare this cairn and tablet well and duly dedicated as a national monument."

In conclusion, Gen. Cruikshank read the following memorandum by A. F. Hunter, M.A.: "The Huron village site on which this monument has been erected is situated beside what was an Indian trail when the forest covered these parts. The trail crossed the Hogg river just north of the site, leading toward the

outlet at the bay. The exact significance of the village site does not seem to have been fully recognized before the summer of 1899, although some vague traditions had been current for more than forty years before, concerning the historic importance of this locality in the river valley.

Cairn and tablet erected at the Newton Site, Sept. 15, 1923.

"One of the interesting features of this place was some crumbled mortar, doubtless from the remains of a lodge maintained by the French among the Hurons, as the Indians themselves did not make or use mortar.

"The public-spirited course pursued by Mr. Chas. E. C. Newton, the owner of this farm, deserves due recognition. Twenty-four years ago, when he first learnt that this plot of ground, in the bend of the river, in all probability had historic value, he promptly discontinued all ploughing on it from that time onward. In addition to this wise course, which those sincerely interested in Canadian history will appreciate, he has also donated the right of way for the

entrance and the square on the village site itself for the public use. His public-spirited course is accordingly deserving of the appreciation of all Canadians.

"In all probability this site was that of the first of the villages captured by the Iroquois on the morning of the 16th of March, 1649, as its features, and the authentic evidences furnished by the ground itself, agree with the accounts by the writers who recorded the massacre, and diligent search through all the village sites of the locality have not yielded evidences that would correspond so exactly as those yielded here."

Rev. E. J. Devine, S.J., of Montreal, representing the Order to which Brebeuf and Lalemant belonged, and which has inherited the traditions of the men who laboured in Huronia in the seventeenth century, congratulated the Historic Sites and Monuments Board of Canada and the Historical Societies who had assembled to recall one of the most tragic pages in the history of our country. This cairn commemorates the cruel martyrdom of Jean de Brebeuf and Gabriel Lalemant; it is a worthy monument that will remind strangers of the sufferings of those two heroes.

But it is well to remember that they were only two of the five who gave their lives here, and only a fraction of the number of Jesuits who laboured along Georgian Bay from 1626 to 1650. Five met martydom by the tomahawk, or by fire and torture, their sufferings lasting a few hours at most; but a score of other missionaries of the Order gave long years of service in this region.

Mention might be made of Isaac Jogues, the martyr of the Mohawk, Leonard Gareau and Francois Bressani, also victims of the Iroquois, Simon LeMoyne, who discovered the salt mines in New York State, René Menard, who afterwards perished in the woods of Wisconsin, Paul Ragueneau, the two Pijarts, LeMercier, Jerome Lalemant, and others, whose names are familiar in our annals. These men underwent the tortures of years among Huron barbarians, tortures all the more poignant because of the circumstances of their lives. All were highly educated men, refined, sensitive, the product of the classical colleges of old France, a land which was then the centre of world civilization. Brebeuf himself belonged to a noble Norman family, the English branch of which is to this day headed by the Earl Marshal of England.

The strength of character displayed by those men is revealed in the collective farewell letter which they wrote to Quebec in 1637, when they expected to be put to death. Another instance is given in the life of Noel Chabanel. This Huron missionary was teaching the classics in a college of his Order in France when he decided to devote the rest of his career to the aborigines in Canada. When he arrived in Huronia he was seized with a disgust for the life he was obliged to lead. The food and lodgings and filth, the barbarous environment, as well as the fatigues of his ministry, had a depressing effect upon him. His slow progress in acquiring the Huron tongue also made him feel that he was a worthless servant, a drone among busy men. So completely had the sense of his uselessness overpowered him that he was sorely tempted to return to France. Under the circumstances, others might have yielded, but Chabanel went down on his knees and took an oath to remain in the Huron missions till the end. Faithful till death, he was slain at last by a Huron apostate on the banks of the Nottawasaga in the first days of December, 1649. When the account of his death was given in the "Relation" of 1650, the name of the assassin was not known, but the details of the crime were afterwards learned from the culprit himself. It is given in Paul Ragueneau's own handwriting in a document compiled in 1652, and kept in the archives of the Order in Montreal.

Instances are also given here and there in the "Relations" which show how human those brave missionaries could be after all. Father Bressani was also captured by the Iroquois and had to submit to tortures, some of which, if not physical, were not the less cruel. "We had hardly made a few miles," he himself wrote in 1653, "when they ordered me to throw into the water my writings which they had left with me till then. In their superstition they believed that these writings had been the cause of the wreck of our canoe. They were astonished when I showed some feelings at this loss, not having shown any at the loss of everything else."

The reputation of the Huron martyrs has gone on growing during the past three centuries, and the cause of their Beatification has been introduced before the Roman tribunals. One of the objections that will be undoubtedly put there is that their assassination was a political crime; in other words, that the Jesuits were slain because they were allies of the French with whom the Iroquois were at war, rather than as missionaries preaching the Word of God. But this objection has been fully examined and will be adequately refuted when the time comes to do so. There is little danger for the outcome of the Cause. The church which the martyrs laboured for will some day honour them with the title of "Blessed". Meanwhile it is a pleasure to see that the Canadian Government is also recognizing the heroism displayed by the religious pioneers of this country.

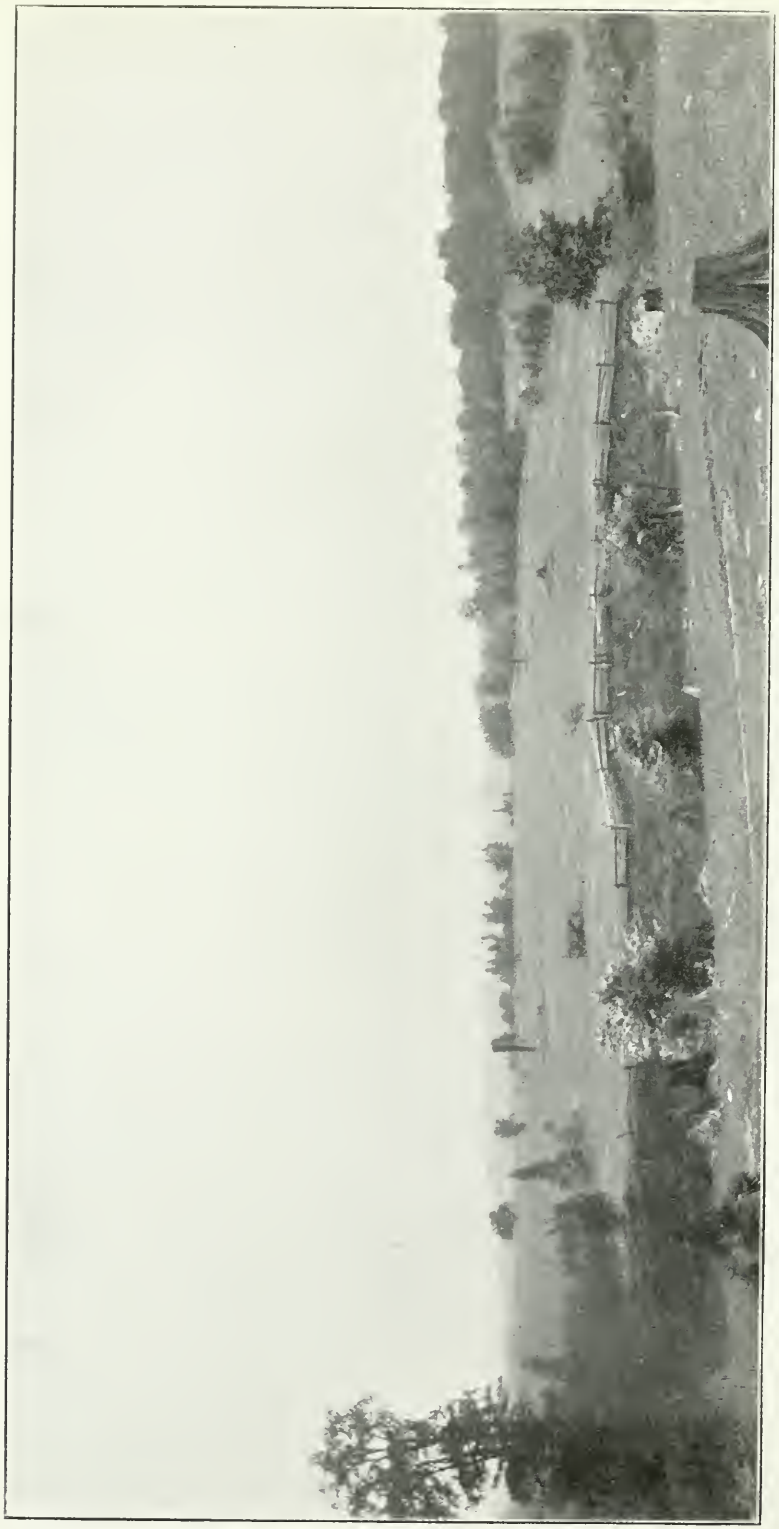
The speaker had no doubt but that the site they were on was the site of old Fort St. Louis, one of the many located through the persevering efforts of Mr. Hunter. Sagard asserted that the Indians showed great discrimination in their choice of sites, and the ash-pits found in this neighbourhood were a proof of comparatively long occupation. While instructing their neophytes, the two men, Brebeuf and Lalemant, were seized on this historic spot, and taken to the other village, St. Ignace, where they were put to death. It is to be hoped that the precise site of this latter village will some day be discovered.

From the Newton site the party went to the site of Fort Ste. Marie on the bank of the Wye River.

At Fort Ste. Marie I, Col. Richard Raikes, M.D., President, Midland Historical Society, presided. He said:

"We are gathered at the cradle of Christianity in Ontario, the cradle of civilization and the scene of the first martyrdom. Here, to Ste. Marie I, were brought the remains of Brebeuf and Lalemant, after their death by torture at the hands of the Iroquois. Here for ten years was the headquarters of the mission to the Hurons, and here those men endured great sacrifices. Hardships were nothing in the cause of saving Indian souls. Their sacrifices will be an inspiration to countless generations.

"Here the fathers gathered the remnants of the Hurons. From here, in June, 1649, they set forth on a raft and in a small vessel to Christian Island, with all their remaining possessions, reaching the island in three days without the loss of a man. That winter 7,000 people gathered around them in their new abode on Christian Island. They were starving. They had deserted their fields and villages. The fathers had little to give them. Some fish might be had from the lake. They had planted corn fields here at Fort Ste. Marie, and had a little wheat. They had brought some cattle, swine and fowl in canoes from Montreal, and they saved some of these on Christian Island. But three thousand of these harassed people died of famine and pestilence that winter."



The Newton palisaded Huron Village Site, located on the plot of ground in the loop of Hogg River.

Mr. L. J. Burpee, Ottawa, President, Canadian Historical Society, expressed the hope that Mr. James Playfair of Midland, present owner of the land upon which the ruins of Fort Ste. Marie I are situated, would transfer the site to the Historic Sites and Monuments Board. He called attention to the meeting of the Historical Society in Montreal to commemorate the centenary of the birth of Francis Parkman, the historian of Huronia, on September 16th, 1923.

Mr. H. P. Biggar, of the Dominion Archives, Ottawa, said:

"We are here to honour the bravery of great men. Usually we rank moral bravery higher than physical bravery. Here we have physical bravery allied with moral courage—the greatest bravery of all.

"Their physical bravery was required to make that long journey from Montreal by canoe—900 miles into the wilderness, with 37 portages and 50 places for poling or tracking. They lived in wigwams, with all the discomforts that entailed. They daily witnessed savagery and brutality—the demon dance, for example, or the dream dance, when all the village went wild. They met hardships, disease and pestilence. They gave out that they were willing to die at any moment, and thus they won by their very willingness the savages' respect.

"Ste. Marie was a beacon in a barbaric wilderness reaching from here to the Atlantic. The fathers maintained a hospital. The hungry were fed—3,000 in 1649, 6,000 in 1650. Right here in this spot were consecrated ten long years. The fort was burned in June, 1649, by the fathers themselves. rather than that it should fall into the hands of the Iroquois.

"A monument should be erected here. This spot has as yet received no public recognition. Our duty as Canadian fathers, if we wish this to be a great country, is to put up a memorial for our sons to see. The Canadian Historical Society, the American Historical Society, and the British Historical Society would gladly be associated in this memorial; the oldest stone ruins in North America, laid since the landing of Columbus, are here. This memorial would be a finger post to our children when this country takes its place in the history of the world to come."

Reverend (Capt.) N. H. McGillivray said: "As we stand here (at Fort Ste. Marie I) where the years have run into centuries, we realize we have something in common with these missionaries in the great cathedral of nature out of doors. They cannot die whose lives are part of that life that is to be. It is easy to die as compared to living as those men lived. 'Whosoever die and believeth in me shall never die.' I hope that a cairn will be built from the stones of this fort to mark this sacred, solemn, holy place."

Mr. James Mitchell of Goderich, representative of the Dominion Archives, said:

"Reverently, dear friends, I stand here, and I feel humble in this place, for, despite its appalling present condition, I consider it is hallowed ground. We are beginning to realize the rich heritage of our history, and in this connection let me utter one word of protest at the condition of our pioneer cemeteries. Like the neglected condition here, they are a disgrace, these desecrated grounds where lie the mortal remains of those who toiled to make this country our heritage. No land in all the world has a richer heritage than ours. I am not going to speak what I feel. I cannot. Let your words be few for the ground whereon you stand is holy. The spirits of these men who suffered, toiled and sacrificed their lives here, two and three-quarter centuries ago, are not far off. Theirs was the supreme sacrifice in the cause of Christ, whom they had sworn to follow. I would urge that this place be taken over entire by the Government

of Canada, and that the Historic Sites and Monuments Board be authorized to reconstruct the outlines of the fort by these very stones."

James H. Coyne, LL.D., F.R.S.C., member of the Historic Sites and Monuments Board, said:

"Fort Ste Marie I was the headquarters of the Jesuit mission to the Hurons from 1639 to 1649. The building was destroyed by fire lest it fall into the hands of the enemy. The Iroquois were occupying the surrounding country, terrorizing the Hurons and Algonquins who fled as far as to the headwaters of the Mississippi, but the Iroquois followed them even there.

"While this fort, Ste. Marie I, served as the centre for the mission, the activities of the missionaries embraced a wide area. In 1641 they reached from here to Lake Simcoe. Jean de Brebeuf (who was buried temporarily here) explored Ontario from Burlington Bay to Windsor, then called St. Michel. From here missionaries were sent to the Algonquins in the far northwest of the province. They followed the Hurons and Algonquins to the places whereto they fled in the far north and returned with them to Manitoulin Island and the other islands in the northern part of Georgian Bay. The anniversary of the birth of Parkman, the historian of Huronia, suggests that we send a message of greeting to Boston.

"This site should be preserved. Dr. James Bain, of Toronto Public Library, visiting this spot fifty or sixty years ago, found the walls of the fort, as those of Christian Island, nearly intact. No further dilapidation has occurred since the land was acquired by Mr. Playfair. I hope this site will be taken over and that the Government will restore this historic fort."

After luncheon at Penetang and Midland Golf and Country Club, Brig.-Gen. E. A. Cruikshank, LL.D., F.R.S.C., Chairman Historic Sites and Monuments Board of Canada, expressed the appreciation of the guests for the generous luncheon given by Mr. C. E. Wright, M.P.P., of Penetanguishene Historical Society and Mayor Payette of Penetang, both of whom made suitable replies.

At Christian Island, in the afternoon, Chief Henry Jackson delivered an address of welcome standing on the ancient wall of Fort Ste Marie II. He said: "I have been brought up as an Indian. I have never had to make an address of welcome in my life before. I have picked up a few words of English to say 'yes' and 'no'. This is an important occasion. Since the time your forefathers first occupied our islands, we have lived in peace with the white man to the present day. Your forefathers have fallen into conflict; they lived in peril every day. But we of the Ojibways have lived always in friendship with the white people and with Indians. We are the Indians living on Christian Island, living here in peace and harmony under the British flag. I am not going to say more, except that you are welcome. The Island is yours as long as you don't take it when you go away."

Mr. C. E. Wright, M.P.P., Chairman, said: "We are gathered here on the spot of Old Fort Ste Marie the Second. The journey was made here from the Wye in June, 1649. The fathers escaped with all their remaining possessions and voyaged around Pinery Point to this spot on a raft. This fort was built but their crop failed. Famine fell upon the Huron refugees. Desperate with starvation, they resorted to cannibalism, or fell an easy prey to the Iroquois. Hundreds were Christianized. We are here to pay tribute and commemorate the indomitable spirit of these early missionaries."

Rev. Father J. C. Cadot, S.J., read extracts from the Jesuit "Relations" and repeated the Lord's Prayer.

Mr. Clair Gendron of Penetanguishene also read extracts from the Jesuit "Relations" bearing upon the history of this place.

James H. Coyne, LL.D., F.R.S.C., then gave an address in which he described how the Iroquois wiped out the population of Huronia, and destroyed the Jesuit Mission and how the last stand of the Jesuits and Hurons was made on Christian Island, as follows:

On this historic spot, our thoughts go back three hundred years, "To old forgotten, far-off things, and battles long ago." For these ruined walls and bastions of Fort Sainte Marie II are all that remain to mark the last scene in a long tragedy of Indian warfare. Here, the Huron nation made its last stand against its victorious foe, the Five Nations of the Iroquois. From this spot, a small remnant made its toilsome way to its final home near Quebec. Here, the Huron nation ceased to exist. Here, the heroic missionaries of the Society of Jesus reluctantly forsook the stage of their long struggle to Christianize the region now known as Old Ontario. Their hopes had yielded to despair. Their people had been killed or dispersed in flight. Among the slain were several of the most devoted and distinguished missionaries, "Their bodies are buried in peace, but their name liveth forevermore."

Fort Ste. Marie II was built in 1649. It was abandoned by the Jesuits in 1650, and by the Hurons in 1651. For nearly a century and a half afterward, what is now the Province of Ontario south of the French River, was practically uninhabited. When the settlement of Upper Canada began, as a result of the American Revolution, it was virtually a virgin territory which the United Empire Loyalists and disbanded British regiments were invited to occupy. Upper Canada is a British province largely because of the events which took place on this spot nearly three centuries ago. Had the fate of the Indian warfare gone the other way; had the Iroquois been the conquered race, and the Huron-Algonquin allies of the French possessed themselves of the Iroquois territory south of Lake Ontario, the destiny of Canada might have been far different. The English had not yet occupied the valley of the Hudson. The French would have dominated the entire valleys, not only of the Mississippi but of the St. Lawrence and the Mohawk; and English-speaking America, limited to a narrow strip east of the Alleghanies, would in all probability have remained British to this day.

The year 1649 was a memorable one. In Germany, the Thirty-Years' War had just closed after three quarters of its population had been exterminated in battle or by famine and pestilence. Civil war and foreign invasion had combined to devastate the country. Louis XIV was still a child. France was under a regency and the war of the Fronde was beginning. In England, the struggle between sovereign and people had been signalized in the first month of the year by the execution of King Charles I. Oliver Cromwell, soon to be Lord Protector and "greatest of the kings of England", was at the height of his influence and power. In New England and Virginia the British settlements were extending their borders, and already beginning to absorb colonies established by other European states. The Dutch had been on the Mohawk for two score years, bartering with the natives brandy and firearms in exchange for furs. The Iroquois desire to control the fur trade of the upper lakes and carry it to New Orange, was a dominating factor in their prolonged struggle with the Hurons and Algonquins of Georgian Bay. The possession of guns and powder gave the Iroquois an enormous advantage over all other tribes. The establishment of a French Mission and trading post on the Georgian Bay threatened to divert the trade more largely to Montreal and Three Rivers.

The Iroquois determined to destroy nations between them and Lake Superior and the Upper Mississippi, and thereby to monopolize the lucrative trade. The Hurons, a sedentary and agricultural people, settled in villages between Nottawasaga Bay and Lake Simcoe, numbered tens of thousands. The population was perhaps as great as the white population is to-day. They cultivated extensive fields of corn, squashes and tobacco, which they traded with their allies and neighbours, the Algonquins of the north, for fish and venison. Westward were the villages of the Petun, or Tobacco Nation, cultivating tobacco on the slopes of the Blue Mountains. North of Lake Erie dwelt the kindred Attiwandaron or Neutral Nation. Iroquois invaders in large bodies had made their way from the valley of the Mohawk to the Orillia Narrows, and across into the country of the Hurons. They destroyed villages, massacred the inhabitants, and spread everywhere the terror of their name. The region south and east of the Georgian Bay had been laid waste. Unable to plant their crops, the trembling survivors were threatened with famine. Thousands of Hurons had fled for refuge to the Petun and Neutrals, others to the Eries and Andastes far to the south. Thousands in frantic flight were dispersed among the islands or rocky shores of Georgian Bay and Lake Huron. Hundreds had ceased to struggle, and, making terms with the enemy, had been carried away as captives, and incorporated with the Seneca Nation in the state of New York.

The experience of the Hurons was shared by their allies. The Algonquins of the Bay, Lake Nipissing and the Ottawa, had been destroyed, or were fleeing in canoes or on forest trails, followed by a persistent and relentless foe, to far off regions in the Northwest.

It was the summer of 1649. The great central mission of Fort Ste. Marie on the Wye found itself isolated from the communities it was intended to serve. Neighbouring palisaded villages had been destroyed and their inhabitants killed or dispersed. In any case its usefulness was gone. The Iroquois terror was abroad. The missionaries were in despair. Hope had deserted them. They decided to transfer the mission to the Manitoulin. This plan was abandoned on the earnest prayer of the natives. The Hurons had held a council and named twelve chiefs as ambassadors to confer with Father Paul Ragueneau, the Superior of the Mission. The interview was prolonged for three hours. They begged the fathers to establish a new settlement here on St. Joseph Island, where three hundred families had already taken refuge. To enforce their petition, they presented the Superior with "ten large collars of wampum, saying that these were the voices of their wives and children."

The fathers were unable to resist the appeal. They gave up their plan of removing to Manitoulin. Fort Ste. Marie on the Wye was burned by them to prevent its being of use to the enemy. A raft of timbers fifty or sixty feet long was put together. Upon this and a boat, hastily constructed, missionaries embarked with all their portable possessions on the 14th of June, 1649, near sunset. They rowed and propelled as best they could all night. Progress was slow. Fortunately the weather was fair, the water calm. But it took several days of laborious navigation to reach their destination, twenty miles away. The party numbered some sixty Frenchmen, including priests, their helpers and soldiers.

The island on which we are gathered is one of a group of three called the Christian Islands. They are known as Faith, Hope, and Charity, "but the greatest of these is Charity." The two others are insignificant in comparison. The Hurons called it Ahoendoe, the Fathers—St. Joseph, but the settlement

and mission were named Fort Ste. Marie. They brought with them "Ten fowl, a pair of swine, two bulls, the same number of cows—enough doubtless to preserve their kind. We have one year's supply of Indian corn; the rest has been used for Christian charity." So writes the Superior, Father Ragueneau. They had to clear the ground, to put in crops. Their clothing was mostly skins of animals. "The forest, never touched by the axe since the creation, had to be cleared away." A wooden palisade was erected. Within was the bastioned stone fort. Its remains you see. Its walls were about twelve feet high. A deep ditch surrounded it. "Within were a small chapel, houses for lodging, and a well." The measurement between the angles of the two southern bastions is 123 feet, and that of the curtain wall, connecting these bastions, is 78 feet. "Detached redoubts were built near at hand, where French musketeers could aid in defending the adjacent Huron village." The Hurons, aided by French soldiers, built for themselves a rough fortification with bastions.

Meanwhile the Iroquois were busied on the mainland in lying in wait for stragglers or pursuing the frightened fugitives. Near where we stand, as winter approached, refugees to the number of six or eight thousand were gathered,in every stage of misery and starvation. Living as best they could on acorns and roots, they dragged themselves from house to house like living skeletons. The horrors of cannibalism ensued. Disease added its ravages to those of famine. About half their number perished before the dreary winter ended. Meanwhile the devoted priests exerted themselves to lessen their miseries and to fortify their souls for death. The chapel bell was rung every morning, and the natives flocked to the service. Ten or twelve times the little chapel was filled, until all had had their turn. Food was carefully rationed. Scraps of hide, stamped with a special mark, were distributed to the most necessitous, entitling them to a few acorns, a portion of boiled corn, or a bit of smoked fish. "Two hours before sunset the bell of the chapel was again rung, and the religious exercises of the morning were repeated." And so the weary winter wore away."

The fate of the Tobacco Nation was sealed that winter. Their mission villages were burned, their people killed or dispersed. Of the missionaries, Fathers Charles Garnier and Noel Chabanel had joined the noble army of martyrs, in which the heroic Jean de Brebeuf, Gabriel Lalemant, and Antoine Daniel, had already been enrolled.

The Iroquois scalping parties had been reinforced by fresh war parties from the Genesee country. War, famine, and disease had done their worst. The remnant of Hurons around this spot at last abandoned all hope. Nothing remained but to forsake forever the land where they had met with so much misery and disaster. A council was held, and their course decided. Two of the principal chiefs were appointed to wait on Father Ragueneau, and beg him to take them to Quebec to the protection of the French guns. "Death has taken from you more than ten thousand of us," said one of the chiefs to Ragueneau. The missionaries acquiesced, and on the 10th of June, 1650, four days less than a year from the destruction and abandonment of Fort Ste. Marie I on the Wye, they took their last farewell of the mission begun by Father Brebeuf in 1626, reinstituted by him in 1634, and carried on amidst privation, misery and arduous labour, crowned with scanty success, for sixteen years. About sixty Frenchmen and three hundred Hurons accompanied the missionaries to Quebec. The mission to Huronia was at an end. "The fleet of canoes held its melancholy way along the shores, where two years before had been the seat of one of the chief savage communities of the continent, and where all now was a waste and desolation. Then they steered northward,

along the eastern coast of the Georgian Bay, with its countless rocky islets; and everywhere they saw the traces of the Iroquois. When they reached Lake Nipissing, they found it deserted—nothing remained of the Algonquins who dwelt on the shore, except the ashes of their burnt wigwams—the river Ottawa was a solitude. The Algonquins of Allumette Island and the shores adjacent had all been killed or driven away, never again to return."

The majority of the surviving Hurons, though few in number, chose to remain here after the abandonment of the mission. The Iroquois built themselves a fort on the island, of felled trees, and another on the mainland. The war went on with varying success. Temporary victories buoyed for a time the hopes of the Hurons, and the Iroquois fled home in panic, only to return to renew their harassing attacks. At last, the Hurons gave up the struggle. Four hundred of them, in the year 1651, followed the first body to Quebec, and Fort Ste. Marie II ceased to be occupied. It remained intact, except for the ravages of time, until a few years ago. The Honourable the Minister of the Interior, on the advice of the Historic Sites and Monuments Board of Canada, has restored the fort as far as the scattered materials on the ground permitted. The memorial tablet records outstanding facts in its history.

In the making of Canada, Indians, French and British have successively done their part. The Hurons and Algonquins of Georgian Bay, allying themselves with the French more than three hundred years ago, gave them the priority in discovery and exploration of the North American continent north of the Gulf and west of the Alleghanies. Algonquin guides and the Ojibwa language enabled them to pass freely from tribe to tribe, from the Atlantic to the Rocky Mountains, and from Lake Superior to the mouth of the Mississippi. That wonderful and beautiful invention of the Algonquins, the birchbark canoe, was at the disposal of the French. Without it, their explorations of the valleys of the St. Lawrence and the Mississippi within little more than half a century would have been impossible. With it, the French were pioneers in discovery and exploration, the first to reveal to the Old World the great river basins of the New. They were the pioneer traders. Their missionaries, Recollet, Jesuit and Sulpician, were the first to plant the cross, and to proclaim the teachings of Christianity on the great lakes and in the great west. The British entered by conquest upon their labours, and Indian, French Canadian, Canadian of British origin, had since contributed, each in his own way, according to the varying genius and opportunity of his race, to the upbuilding of the Canadian nation. Their traditions, their history and achievements, are the joint heritage of the Canadian people.

O Canada, terre de nos aieux,
Ton front est ceint de fleurons glorieux,
Car ton bras sait porter l'épée.
Il sait porter la croix,
Ton histoire est une épopée
Des plus brillants exploits.
Et ta valeur, de foi trempée
Protégera nos foyers et nos droits.

But the character of a nation, like that of the individual, is made up of its failures, as well as triumphs, and history records both with impartial pen. And so, on behalf of the Historic Sites and Monuments Board of Canada, I now unveil and dedicate to the Glory of God, and the care of the Canadian people, this memorial of a forsaken fortress, a vanished race, and a mission that failed—but memorial also of a great ideal nobly upheld, of patient endurance

and heroic self-sacrifice of Christian faith, undaunted by disaster, triumphant over defeat, famine, disease, and death.

Rev. E. J. Devine, S.J., representing the Jesuit Order, congratulated Dr. Coyne upon his excellent paper, remarking at the same time that the eloquent speaker had stolen much of his thunder. He added a few details to complete the information given by Dr. Coyne, relative to the final exodus of the Jesuits from Huronia. Just previous to their departure, they paid a tribute to the memory of Brebeuf and Lalemant. They went back to Fort Ste. Marie I, dug up the bodies of the two martyrs and stripped the flesh from their bones. The flesh they immediately interred again in the cemetery of the old fort, but they retained the bones, boiled them in lye, dried them in a kiln, wrapped them in silk, and carried them down to Quebec. The skull of Jean de Brebeuf may still be seen in the Hotel Dieu of that city, preserved in a precious silver reliquary, which was undoubtedly the gift of the Brebeuf family.

The details of the transfer of the relics of the two martyrs to Quebec were confirmed in a document secured in Paris, in 1884, by Mr. Douglas Brymner, of the Dominion Archives. The writer of this interesting record was Christophe Regnaut, one of the servants who was sent to bring the charred remains of the missionaries from Fort St. Ignace to Fort St. Marie, immediately after the massacre of 1649. This old man, living at Caen, in Normandy, in 1678, that is nearly thirty years after the Huron tragedy, was presumably writing for the information of Brebeuf's own family. Having been an eye-witness, he graphically described what "he saw and touched" during the harrowing hours of March, 1649, going even into minute details in order to leave on his readers a vivid impression of the cruelties inflicted by the Iroquois. His precious manuscript is now preserved in the Archives at Ottawa.

Father Devine recalled the various movements of the Huron converts after they had reached Quebec in 1650, their transfer for a time to the Island of Orleans, then to Ste. Foye, and, finally, in 1673, to Lorette, where the descendants of the Hurons remain to this day. The absence of Chief Louis, Grand Chief of the Hurons of Lorette, was regretted. He had his place on the day's programme, but had missed his train and could not be present.

The speaker thanked the Historic Sites and Monuments Board of Canada for the present memorial tablet, and in the name of the Order to which be belonged gratefully acknowledged the tribute offered to the glory of the ancient Huron missionaries.

A. F. Hunter, M.A., said: "A tradition telling how this came to be called Christian Island, preserves the fact that more than fifty years after this fort was abandoned a few French Christianized Indians still dwelt here. Can anyone doubt that they were a remnant of the former Hurons, gathered around the ruins of the last dwelling place of their nation?

"When the headquarters of the Jesuit missionaries came to be moved from the fort of Ste. Marie I on the River Wye to this place, they embarked on a raft with their belongings on June 14th, 1649, and reached their destination here a few days later. They spent the remainder of that summer in building this their new fort, aided by some of the Indians. The structure is now some 40 yards from the shore, but as the surface of the water has fallen several feet in the course of two centuries and three-quarters, the walls must then have been very close to the shoreline of that time.

"In 1886 (thirty-seven years ago), when the present speaker first saw these walls, they were higher in many places, and more complete than they are now.

Everyone must regret the devastation by men hunting for relics in 1902 and 1903. The well near the centre suffered most in this raid for relics.

"So many of the Huron inhabitants died of starvation and disease in the winter following that the Jesuit missionaries were forced to abandon this place, and on June 10th, 1650—almost a year to a day after they left the first Ste. Marie—with a remnant of about three hundred Christianized Hurons, they made their departure for Quebec. The wooden buildings within the fort were burned, in order that they might not harbour Iroquois in the future, and all the remains found at this place and on this island, since white men first settled, bear witness to the literal truth of the early French records concerning (this) their final abode in the country of the Hurons."

Telegrams of regret were read from Premier Taschereau of Quebec and others, and the announcement was made that the site of Fort Ste Marie II on Christian Island has been surrendered to the people of Canada forever.

WHERE CHAMPLAIN LOST HIS WAY

By W. S. Herrington, B.A., K.C., F.R.S.C.

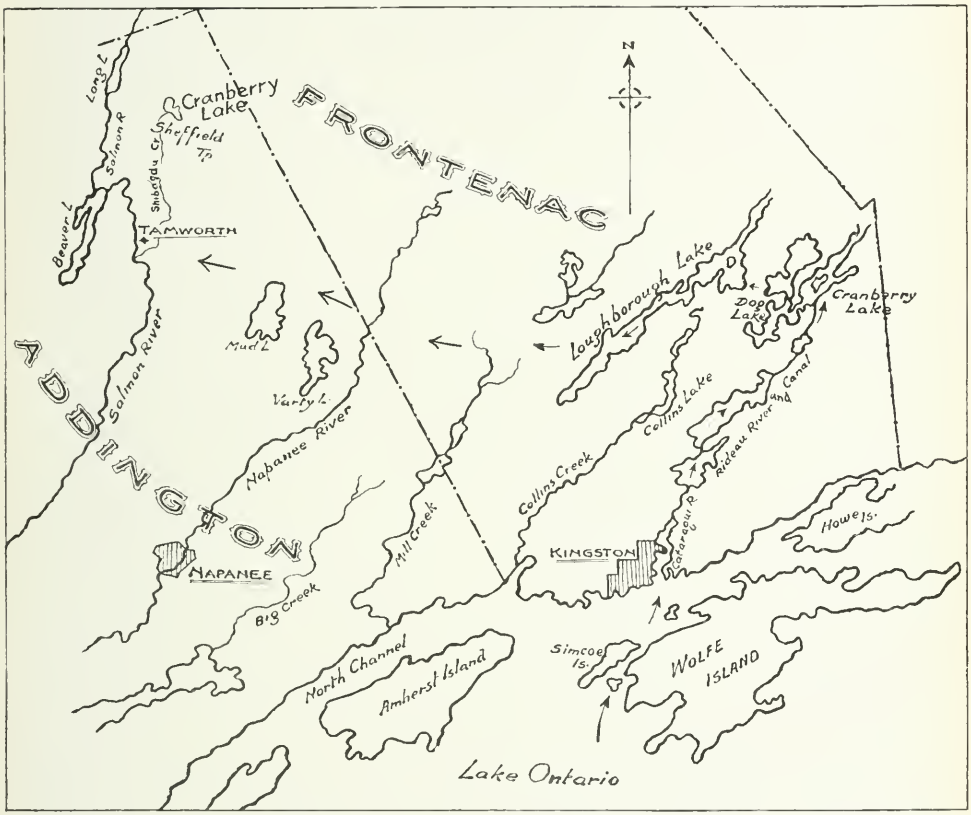
I am not aware that any theory as to the place where Champlain lost his way in the autumn of 1615, when returning from his expedition against the Iroquois, has been acceptable to anyone beyond the person propounding it, and the likelihood of my solution of the problem meeting a similar fate will not deter me from making the attempt. Someone may ask, why waste any more time over the subject? What good purpose will be served if it be conceded that you are right? The same questions might be asked in respect to any historical event. True, it is only one of a long chain, but one never knows what part that one may play in solving some other problem to which more importance might be attached. The encampment from which he wandered was upon the banks of a stream which Parkman was content to style "the nameless river": but Champlain himself went further than was his custom in describing the different stages of his journey to this place, and I see no reason why we, with a map before us, should not be able to follow on his trail.

There appears to be no room for doubt as to the route he took when going to the territory of the Iroquois. With his Huron allies he set out from their chief village near the outlet of Lake Simcoe, early in September, and came down the River Trent to the Bay of Quinté, and followed the bay to the eastern end of Lake Ontario which, to use his words, "is the entrance to the great river St. Lawrence at latitude 43, where there are some beautiful and very large islands in this passage." It will be observed that he does not single out any one island, and the large islands he refers to are without doubt Amherst Island, Wolfe Island, and Howe Island. He must have crossed the lake between Amherst Island and Wolfe, as he says: "We went about fourteen leagues to get to the other side of the lake." The distance across would be correct if we bear in mind that the league is about two and one-half miles (to be accurate, 2.42 miles). We will not endeavour to fix the place of landing on the south side of the lake, but will leave that to be settled by the New York Historical Society. His party went about four leagues along a sandy beach and there concealed their canoes and proceeded inland. After meeting with several reverses, in which Champlain himself was twice wounded, they retreated to the place where their canoes had been hidden. It was already late in the month of October and Champlain was anxious to return to Quebec; but the Hurons made excuses for not providing him with the necessary escort and he was obliged to spend the winter with them. They had no intention of returning at once to their village but, after their custom, proposed to spend several weeks in hunting and fishing, and with this end in view they subdivided into several parties of twenty-five or more each. A certain chief called Darontal was the leader of one of these parties, and invited Champlain to join him in a hunting expedition. They did not leave the south side of the lake until after October 28th, and in recrossing they naturally would follow the same course they had taken a few weeks before, and return between Amherst Island and Wolfe Island. Champlain describes the crossing and his progress inland in very few words: "After having crossed the end of the lake from the island before mentioned, we went up a river about twelve leagues; then they carried their canoes by land half a league, at the end of which we entered a lake some ten or twelve leagues in circumference." Let us now follow him as closely as we can upon our map. If, in recrossing the lake, he endeavoured to avoid

the heavy seas that prevail at the Lower Gap, he would have taken advantage of the shelter afforded by Simcoe Island, and when he arrived at the mainland directly opposite he would have been at the mouth of the Cataraqui river Efforts have been made to deprive the Cataraqui of the distinction of being the river referred to. What could be plainer than "after having crossed the end of the lake from the island before mentioned we went up a river." He evidently overlooked the fact that he had not mentioned any particular island but he refers to every stage of the journey, even estimating in leagues the different stages, and the obvious meaning of the words used is that they proceeded up the river as soon as they crossed the lake and there is no other river to which he could possibly refer. The Cataraqui must retain the honour, and the site of the city of Kingston was the point on this side of the lake from which they set out towards Lake Simcoe. They went up this river "about twelve leagues; then they carried their canoes by land half a league at the end of which we entered a lake." There is no lake that will precisely answer this description, but we must not lose sight of the fact that Champlain's primary object was not to furnish an accurate description of the country through which he passed but to relate what occurred upon the expedition, and his references to distances and places are mere incidents in the narrative. There is no lake ten or twelve leagues in circumference which could be reached by a portage of half a league upon the Cataraqui river, as we know the Cataraqui to-day. It was not uncommon for him to regard as one river a chain of lakes connecting with a river. In describing his trip to the territory of the Iroquois, he speaks of passing down the River Trent about sixty-four leagues to the entrance of Lake Ontario, in which description he treats the Bay of Quinte and the chain of lakes emptying into the Trent river, as a part of the river. So in referring to the Cataraqui river he includes the drowned lands and the watercourse traversed now by the Rideau canal as far as Cranberry lake, and so on westerly through a chain of lakes to Dog lake, where he would reach a point from which they would have to carry their canoes only about half a league to Loughborough lake. The distance from the mouth of the Cataraqui river to this point on Dog lake is considerably less than twelve leagues. In fact it is not more than ten leagues, after allowing for all the twists and turns in the river and other watercourses traversed. The lake as defined upon our maps to-day has the appearance of two lakes connected by an irregular neck of water. Yet it has always been regarded as one lake, and there appears to be no good reason why Champlain should not have so regarded it, as the narrow portion connecting the two main bodies is of the same character both as to bottom and shore line. It is ten or twelve leagues in circumference and there is no other lake that will in any way answer the description either as to location or size. So I take it that we may fairly conclude that, so far, we are on the right trail.

Their destination lay a little north of west and quite naturally they would set out in that direction. The next stage in the journey is thus described: "From there we went to a certain place ten leagues off," and further on he describes their camp as being on the bank of a river. If we measure off ten leagues in a northwesterly direction from the most likely point from which they would set out from Loughborough lake, it will bring us to the Salmon river, between Beaver lake and Long lake, which is an expansion of the Salmon. The most likely point from which they would set out would be from the north shore of the widest part of the southwestern part of the lake, corresponding to the present fourth concession of the township of Loughborough. I style this the most likely point, as it is the nearest point on Loughborough lake to the high-

lands ten leagues to the west, and by taking this course they escape most of the marshes lying to the north and south. They evidently regarded the marshes as a serious hindrance to their progress through this part of the country, as Champlain speaks of the Indians devising means of passing the time while waiting for it to freeze, "so that they might go back more easily, since the country is very marshy." As they intended to spend several weeks in camp, they naturally would choose the highlands in preference to the lowlands at that season of the year.



Map indicating course taken by Champlain.

In proceeding in a westerly, or northwesterly, direction from Lake Loughborough, the first river they would come to would be the Napanee river, something less than five leagues distant; the next would be the Salmon between ten and eleven leagues, and the nearest tributary of the Moira is at least ten leagues farther west. If we take our measurements in a westerly direction from Loughborough lake instead of northwesterly, the relative distances of these three rivers would be about the same. Can there be any doubt then, if the camp was as he states "ten leagues off" and was on the bank of a river, that that river was the Salmon?

While they were encamped at this point, wherever it was, Champlain, in pursuing a certain bird, became separated from his companions and was lost in

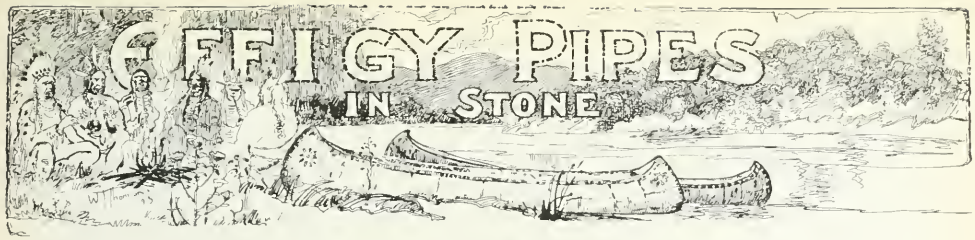
the woods. This remarkable bird, if his description of it be correct, must certainly now be extinct, as he says "It had a beak like that of a parrot, and was as big as a hen and yellow all over except for its head, which was red, and its wings which were blue." Such a bird would lure almost any hunter away from his friends. I am assuming that his description of the parts of these countries traversed by him is more accurate than his statement of the colour scheme adopted by this remarkable bird which got him into such serious trouble. "Going now one way, now another, without being able to see" where he was, he tried in vain to catch up with his party and he passed the night alone "at the foot of a large tree." The following morning he continued his wanderings, "going hither and thither all day without catching a glimpse of any footprint or trail except those of wild beasts." A second night was passed "without any consolation". He was almost disheartened at his inability to extricate himself from his perilous position, for the nights were cold and his supply of ammunition was just about exhausted. At dawn of the third day he "resolved to find some brook and follow it, judging that it must needs empty into the river on whose banks" the hunters were. This is the first intimation in the narrative that the camp he was endeavouring to find was on the bank of a river. He put his resolution into effect, and at noon found himself on the shore of a small lake about a league and a half long. Walking along the bank of this lake he found a rather large brook. Continuing his narrative he says he "followed it until five o'clock in the afternoon when I heard a great noise. Listening, I could not discern what it was until I heard the noise more distinctly, and then I concluded it was a waterfall in the river I was looking for. Going nearer I saw an opening, and when I had reached it I found myself in a very large, spacious meadow, where there were a great many wild animals, and looking on my right I saw the river wide and big. Wishing to examine this place and walking in the meadow I found myself in a little path where the savages carry their canoes. When I had examined this place I recognized that it was the same river and that I had been that way. Well pleased at this I supped on the little that I had and lay down for the night. When morning came and I had studied the place where I was, I inferred from certain mountains that are on the border of that river that I was not mistaken, and that our hunters must be higher up than I by four or five good leagues, which I covered at my leisure, going along the bank of this river until I caught sight of the smoke of our hunters."

This place where he picked up the trail that they had followed in going to their camping ground was on the same river and some four or five good leagues farther down this stream. Tamworth is four leagues distant from that part of the Salmon river where it emerges from Long lake. There are rapids and falls at Tamworth which would make a "great noise", especially when swollen by the autumn rains. There are "spacious meadows" in the vicinity. The river below the falls is "wide and big", and from Tamworth he could see "certain mountains that are on the border" of the river. There is nothing in the narrative to indicate the direction in which he had wandered. He could not go west without crossing the river and he makes no mention of having done so. If he travelled in a northerly direction he would in all probability come in contact with good sized lakes which would have blocked his way. No reference is made to any such lakes. South and east of the point where I would locate the camp, the country is comparatively free from lakes and marshes and there is a small lake called Cranberry lake on the line between the eleventh and twelfth concessions of Sheffield township, and extending across lot number twelve and over portions of lots numbers eleven and thirteen. From this lake there flows a rather large

brook which empties into the Salmon river below the falls at Tamworth, and if Champlain followed up the brook he would pass about a quarter of a mile from the falls at Tamworth, and would a little farther on find himself in what might be styled the "spacious meadow" with the river on his right. This lake is only about one mile in length, whereas Champlain describes the lake he found as "about a league and a half long". This discrepancy may not be as great as would at first sight appear. Champlain is describing conditions as they were three hundred years ago. Since that time that part of the country has undergone a great change. The forests have been cut down, and it is quite possible that this lake extended over a much larger area then than it does now. It is well known that in the southern part of the same county streams that were large enough to drive mills when the first settlers came, have practically disappeared and that crops are now growing where ponds and small lakes covered the land one hundred years ago. There is nothing in the contour of the country in the vicinity of Cranberry lake to negative the conclusion that it too has diminished in size from the same cause. If I could find a larger lake farther removed from Tamworth, with a brook leading from it to the Salmon river near the rapids at Tamworth, it would suit my purpose better. But no such lake nor brook exists. It would be quite proper also for the doubter to enquire of me if Champlain would be likely to spend five hours in travelling from the lake along the brook to the river which is not more than eight or nine miles away. To this I would reply that his references to the hour of the day are, so far as we know, rough estimates only. He found himself on the shore of the lake at noon. He killed some game there, and in all probability prepared and ate his mid-day meal which would take some time. He carried his gun, ammunition and some provision. He was not upon a beaten trail but was following the banks of a small stream through a forest, and two miles an hour would be fair progress under the circumstances. The fact that Cranberry lake is only four or five miles from Long lake might suggest to one not familiar with the locality that Champlain would probably not find it necessary to travel eight or nine miles farther south in order to get his bearings and recognize where he was. That is precisely what he would need to do, as there are several ranges of hills between Cranberry lake and Long lake which would obstruct his view, and from the vicinity of Cranberry lake he would not be able to see the contour of the mountains and recognize the sky line as observed by him on the course followed when going to the camping place. On the other hand, when he reached the banks of the river at Tamworth, he would find the very trail over which the savages had carried their canoes past the rapids, and from the spacious meadows he would be able to study and identify the mountains on the border of the river as they are clearly visible from the low lands about Tamworth. In this connection I repeat the words of the text: "I found myself in a little path where the savages carry their canoes" and "when morning came and I had studied the place where I was, I inferred from certain mountains that are on the border of that river that I was not mistaken."

The narrative furnishes us with no distinctive landmarks from the time he entered the mouth of the Cataraqui until he rejoined his party after three days wandering in the forest, and making all due allowances for such discrepancies as we would expect to find in describing a journey of that character, I confidently submit that I have done no violence to the language used by him in mapping out the course I have. I have made several attempts to deviate from it and invariably find myself face to face with insuperable difficulties both as to distances and localities, so that by a process of elimination I return to the route I have described. Ideal camping grounds may still be found on the Salmon river near

Long lake, and the adjoining country abounds in meadows which would have been excellent feeding grounds for the deer. The river is still famous for its fishing, and the hills along its banks would have provided the fir trees to build the stockade for the grand hunt. In short I see many good and sufficient reasons why the township of Sheffield should be accorded the honour of being hereafter recognized as the place where the intrepid explorer lost his way.



6th Paper

By Col. G. E. Laidlaw.

In referring to these pipes Mr. F. W. Waugh, then of the Victoria Memorial Museum, Ottawa, says in a letter dated July 16th, 1917, "I received reprint the other day of your fifth paper on 'Ontario effigy pipes in stone' I have found your papers on this subject not only interesting but useful as a work of reference. One point which strikes me is your careful and conservative analysis of design and other features, you do not run readily into unwarranted conclusions.

"I have had a special apportunity of studying Iroquois folk-lore and general culture, which makes these pipes and the animals portrayed particularly interesting.

"Those 'lizards' you discuss in the present instalment are probably mostly Salamanders of the genus *Amblystoma,* of which some (notably *Amblystoma tigrynum*) extends through our north-western Provinces. I can't state their exact habitats or ranges at present, but I am sure some of them run through that area. That pipe (drawing received from W. J. Wintemberg) with the lizard-like animal with the rows of dots down the back is, I should say, plainly an *Amblystoma punctata.* These *amphibians* are popularly called lizards. Our only lizard, I believe is the 'Skink' (*Eumeces quinqul lineatus*) found at some points in Southern Ontario. This animal seems to be regarded almost with terror by the Iroquois, so that I should think if the idea has any ancient origin that it would not be found in pipe ornamentation. The owl while of ill-omen in certain aspects may have been regarded as potent from an amuletic point of view. The same with the crow. I think those so-called raven pipes must surely be crow as the raven is very rare in any locality known to have been inhabited by the Iroquois. The turtle woodpecker and snake might all be used for the same general reason as the owl. Some of the designs employed may be totemic, on the other hand there are some curious omissions which I might mention later if it should be interesting." These omissions are given as follows in a letter dated November 20th, 1923, "It is so long since I wrote that letter that I have forgotten what struck me as 'curious omissions'. To-day, however, after receiving your letter I made a more or less complete list of the animals shown on the effigy pipes making some allowance for those in doubt and I find that the pipe makers cannot be charged with omitting many of the animals which you might expect to find, or which, for one reason or another, were appropriate. If some of the signs are intended to be totemic, the only totemic animal that I can think of, which has been omitted is the deer, though probably the snipe should be included. Other non-totemic animals not employed are the frog, duck and squirrell (I remember the flying squirrell). A motive at least seldom employed is the fish, although I have a recollection of seeing an Iroquois fish pipe somewhere (probably earthenware).

"The pipes thought to be either otter or mink I should be inclined to think were otter as the otter is one of the mystic animals referred in various connections (among both Iroquois and Ogibwa).

"The panther seems very likely, as there is a mystical sky-panther among the Iroquois, there is also a sky-eagle of a mystical kind.

"A thing to be born in mind is that smoking very commonly took on a serious ceremonial or religious significance among both the Iroquoian and Algonkian tribes;"

These letters are given here for their interesting and instructive remarks on above pipes and no doubt applies to the present paper. Mr. Waugh mentions absence of the deer effigy. I remember hearing of a deer effigy stone pipe, found some twenty miles north of here, but I never saw it or could get a description of it other than the bowl was a deer's head with horns on it, these may have been incised on the bowl, speaking of "sky-panthers" of the Iroquois, the local Ojibwa have mystical "lake-panthers" of various sorts, some called the "White Lion" "Big Lynx," etc., these are water monsters and live in lakes and are killed by the "thunder birds". I have frequently come across mention of these in Ojibwa legends.

Some people think that these lizard effigies are otter effigies, certainly in some specimens it is hard to tell which. A lynx pipe was found a number of years ago near Mud Lake, Carden Township, Victoria County, Ontario, said to be similar to the panther pipe from there. No. 85, p. 36. Rep. 1890.

The following extract from a letter of Mr. Arthur C. Parker, Ethnologist, New York State Museum, dated July 24th, 1917, throws some light on the comparative period of some of these effigy pipes, anyway.

"The studies of the pipes are fascinating. I have followed the trail of the pipes in New York (State) and am convinced that they are of the same period and culture of the oval bowl and vase shaped bowl pipes found here. The lizard or otter merely crawl over the oval bowl in the effigy forms. During the past two years I have found traces that lead me to reassert that the special forms to which I refer were used and made by the earliest of our Iroquoian people in this region. Literally they have been found on sites 's de by side' with Iroquoian clay pipes. One prehistoric site at Richmond Mills, Ontario County, New York, has yielded three or more of the effigy forms and several ovoid bowls."

In conclusion I might say that this series of papers is a fair'y exhaustive list to date, and includes practically all the stone effigy pipes from Ontario in the Provincial Museum, and particularly shows the use of the lizard effigy down to the present day Indians. There are several more effigy pipes that have been brought to notice, but no data or sketches could be obtained of them.

No. 1 is a white soapstone pipe with a human head perched on a long tapering cylindrical bowl, total length about 4 inches. Has arms crossed over in front with four incisions for fingers. The head faces away from the smoker. Lower extremity of bowl pierced sideways with a suspension hole 3/16 inch in diameter, of typical Indian boring. Stemhole of ½ inch diameter about half way down the back. Diameter of bowl hole ¾ inch, inclined to be somewhat square. The face is well formed the eyes sunk about 1/8 inch and nose well formed. Pipe was found on farm of Mr. Henry Robertson, Lot 13, Concession 1, Anson Township. Haliburton Township, Ontario County, about 20 years ago. Surface find.

No. 2 is an animal pipe of the type where the tail is curved under the body and prolonged to the chin. Ears, eyes, nose and mouth are prominent, evidently

a bear, suspension hole at the bottom of pipe has been broken and rubbed down, Material grey soapstone reddish tinged. Height 2 7/8 inches. Width from back to frontal 1¼ inches. Bowl about ¾ by ½ inches. Stem hole half way down the back. 5/16 in diameter. Was found also on Mr. Henry Robertson's farm.

No. 3. This is a remarkable effigy pipe of a style I have not seen before. It consists of a stem with a lizard clinging to it, or as I might say wrapped around it, the bowl is not so large as other bowls in comparison, but has a large human face in front. The face is masked shaped and larger than the bowl, the stem

Figure 1—Side View.

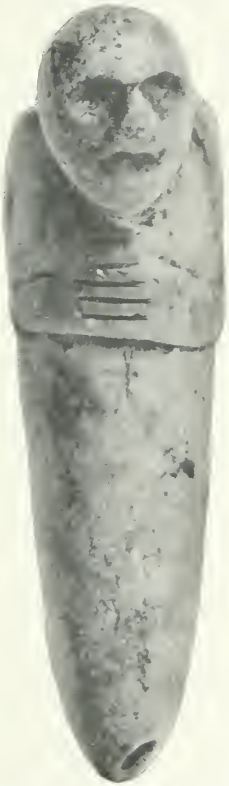


Figure 1—Front View.

Figure 2.

hole is produced through the face coming out between the eyes, and must have been plugged there when the pipe was in use. The pipe is in possession of Mr. John Sonly, 208 Wharncliffe Road, London, Ontario, and was found by his son while the two of them were digging out an ash heap on the "Old Fort" site on the Shaw Woods Estate near London, Ontario, where Mr. Sonly was manager of the farm. The pipe was under a large elm root that they cut out, with about 3 inches of gravel and 9 or 10 inches of ashes over it, or about a foot under the surface, on the outside of an ash heap. The pipe is of grey limestone. Length of stem is 3 inches. Stem hole is 3/16 inch in diameter at mouth-piece and 1/8 in diameter at face. The bowl is ¾ inch high by 5/8 diameter. The bowl hole is ½ deep by 3/8 diameter. The face is 1 inch long by ¾ inch across.

This pipe is attributed to the Attiwandarons. The ground had not been disturbed since the tree grew there. This "Old Fort" site is on Lot 20, Con-

cession 4, London Township, Middlesex County, Ontario, and for a description see pp 44–52, Report 1917.

No. 4—Page 61. This lizard pipe is of a dark mottled or streaked stone but so discoloured with age or use that it is of a brownish colour probably steatite. Was found about thirty years ago in Onondago Township about eight miles east of Brantford, Ontario and south of the Hamilton Road, on the site of an old Neutral Village. The pipe is about 6 inches long and 3½ inches in height from the bend to top of the bowl, or a total height of 4¼ inches. Stem ¾ inch in diameter at bowl and 3/8 at mouth-piece. Onondago Township is in Brant County, Ontario.

Figure 3—Side View, Bottom View and Front View.

No. 5—Page 61. This pipe has a human head perched on inner rim of bowl facing the smoker. Is about 4 inches long and 2½ inches high from bend to top of bowl. Was found some distance from same village as No. 4, in a shallow grave with other relics, about 9 or 10 Concession, Onondago Township. Material white limestone, see letter of Mr. John T. Wallace, Brantford, Ontario, November, 15, 1923. Nos. 4 and 5, are in Mr. Wallace's collection.

No. 6. This is a most unique pipe and I have never seen one like it, or approximating it. It consists of an oval shaped bowl with the longer horizontal axis at right angles to the stem. The bowl is mounted on a base, and projecting in front of the base is an animal's head with eyes and mouth delineated, below the base is another projection, square-shaped with a suspension hole bored through from side to side. In front of the bowl is a somewhat triangular shaped human face, 7/16 of an inch in length and breadth, and on each side corresponding

Figure 4.

Figure 5.

to ears, is another face of the same shape but slightly smaller, 5/16 of an inch in length and breadth. Perpendicular height of pipe, 1½ inches. Width of bowl, 1¼ inches. Depth of bowl back to front, 13/16 inch. Depth of base through frontal projection, 7/8 inch. Axes of bowl hole, ¾ by 3/8 of an inch. Depth of bowl hole, 9/16 of an inch. Stem hole is conical shaped and enters

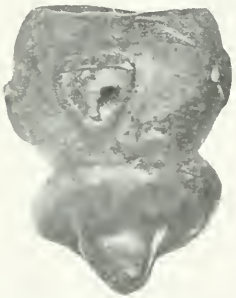


Figure 6—Front View.

Figure 6—Side View.

the bowl at the back, in what corresponds to the neck and is 5/16 inch in diameter. Bowl was excavated by gouging. Material white soapstone. Was found at the village site just east of the south end of Bass Lake in Orillia Township, Simcoe County, Ontario.

Found as it was in Orillia Township it may have been Algonquin, Iroquoian or Huronian. In a place like that with mixed artifacts it is not certain to whom it belonged.

The pipe is highly polished and is altogether a dainty specimen of aboriginal workmanship. Faces away from the smoker.

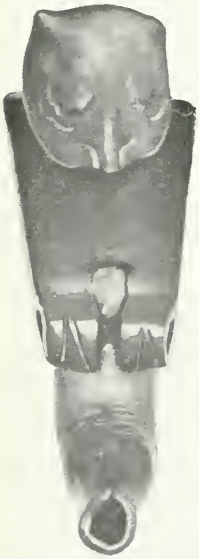


Figure 7—Front View.

Figure 7—Side View.

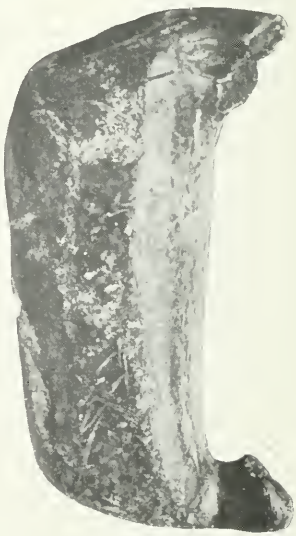


Figure 8.

No. 7. This is a very fine specimen of an owl pipe. Features well defined and ear tufts denoted. It came to the Provincial Museum in the Chadd Collec-

tion, 1922, and was found near Picton, Ont. Material dark grey slate, very well made, smooth but not polished. Head is on inside rim of bowl facing smoker, with mouth, beak, nostrils, eyes and ear tufts well marked. The feet form two separate projections, which are pierced through from side to side forming suspension holes. The wings form the front of the bowl in the shape of a ridge, the lower end sticking out a ¼ of an inch and each wing has 6 flutings. The tail is bent under the bowl and produced out about an inch, forming a short stem and mouthpiece in which a reed stem may have been introduced. This is different from other bird pipes where the stem hole is at the back, thus facing the front away from the smoker. Perpendicular height, 2¾ inches. Width of bowl 1 inch. Depth of bowl back to front under the head, 1 1/8 inches. Bowl hole conical shaped, diameter ¾ inch. Stem hole 3/16 inch diameter. Tool marks are observed especially on mouthpiece. Suspension holes have been conically bored from the outside. The breast is shown by an obtuse ridge. The pose of the bird is at the "Attention," or the alert observation. Museum No. 39143.

No. 8. This is a highly conventionalized bird pipe, found by Mr. J. Campbell, on north half of Lot 16, Concession 2, Fenelon Township, Victoria County, Ont., presented by G. Parrington, on p. 111, Report 1918. The pipe is made of grey soapstone of a cylindrical shape, well polished smooth surface. Perpendicular height, 2 5/8 inches. Diameter at top, 1 1/8 inches. Diameter of bowl hole, ¾ inch. Depth of bowl hole, 1¼ inches. Diameter of stem hole, which is in the back, 7/16 inch. Frontal projection at bottom of pipe not perforated. The pipe is scarred slightly by the plough that turned it up. The head projects to the front, the beak being broken at the tip. The eyes are defined. There are two slight incisions around top of the bowl behind from eye to eye. The pipe tapers slightly from top to bottom. The base is oval and slants slightly downwards from back to front. There are remains of a perforation at the back of the base. The pipe may have been longer and have been broken through this perforation, then base may have been rubbed smooth.

Catalogue No. 37675.

No. 9. (See p. 29, Report 1889, *Fig. 14) of which the late David Boyle, says, "Fig. 9 is a somewhat rude attempt to imitate the human face on a stone pipe bowl, the marks of the workman's tools are still apparent in this specimen. A first attempt to bore a hole at the base has proved a failure and a second beginning has been made immediately above on the side shown in the cut. The stem hole enters below the middle on the opposite side. The bowl is thin and brought to a sharp edge at the lip. From Hubert Conner, Nottawasaga Township, Simcoe County, Ont." Figure 14 in the Report is shown as full size.

Catalogue No. 58.

No. 10. "Fig. 87, Museum, is more odd than elegant. The stone is white steatite, but having a number of flaws. In cross section at the top is nearly square, but the front side curves backward to the base. The stem hole enters behind and a suspension hole passes through the lower corner. The head may be meant for either that of a man or of an owl. Presented by J. W. Fitzgerald, Parry Harbor, Ont." Parry Harbor is in the Parry Sound District on the Georgian Bay.

No. 11 full size. "The pipe of which Fig. 88 is but the ornamental part must have been a fine example of aboriginal skill and taste. The material is argillite. The combination of heads is remarkable. Forehead, ears, eyes, nose

and jaws in the dog's (?) are carefully worked out, much more so, indeed than in the human head, which is surmounted. Perhaps the idea of this design was drawn from the practice of wearing masks in some dances, as these masks attached to the head, could be raised or pulled down it is not improbable that the design was suggested in this way. From Mr. Angus Buie, Nottawasaga."

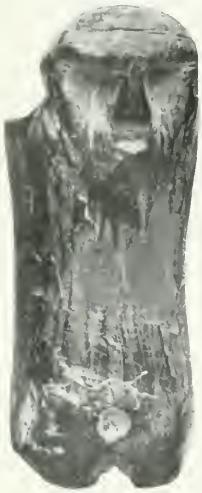


Figure 9.

Figure 10.

Figure 11.

Figure 13.

This specimen is a fragment of a pipe having a human head on top of the bowl surmounted by an animal head. Nottawasaga Township is in Simcoe County, Ont.

Report 1890. Fig. 88.

No. 12 full size. "Fig. 12 is of a coarse soapstone and is considerably ruder and less marked in outline than the engraving would indicate. The position of the arms corresponds with what is found in clay pipes (See Fig. 72, Report

1890). The cavity is larger than usual in pipes of this kind. The wall of the bowl being thin. This pipe is from the Melville Farm, Nottawasaga."

Report 1890. Fig. 89.

No. 13, full size. "Fig. 13 represents an unfinished pipe found in Norfolk County, Ont. The workmanship is a somewhat curious combination of Indian and European. The contour of the head in its rough condition is suggestive of the eagle. The material is a brown argillaceous stone. Fig. 24 shows a cross section of the stem. Capt. J. C. Spain, Simcoe, Ont."

Report 1891. Fig. 23.

No. 14, full size. "But for the fact that on the back of the specimen here figured, there remains a slight hollow, one would scarcely suppose that this stone head had once formed part of a pipe bowl. Considerable care has been bestowed in the carving of this head, for not only are slight elevations left to

Figure 12

Figure 14.

Figure 15.

mark the eye-balls, but what is of still more unusual occurrence, eyebrows are faintly shown, and the chin is fairly well indicated, much better, indeed, than is brought out in the engraving, and 'Adam's Apple' has been attended to also. The ears are rudely carved, but perhaps the chief failure is in the nose, the shortness of which gives the face a Negroid appearance. The bonnet-like covering is somewhat unusual. Only on two other pipes among several hundreds in our collection does this occur—one a very fine stone head from Lot 34, Concession 7, Beverly Township, the farm of Mr. Jas. Dwyer; and the other—part of a clay pipe found near Midland—not far from where this specimen was found, on the farm of Mr. Arthur Crawford. The stone is limestone, in appearance much like that of the Dwyer head. See Report 1887-8, p. 46. The crown of the cap still shows the workman's laying out marks, namely, two very small pits near the centre, through which have been drawn two lines at right angles. A few features of the work are suggestive of European influence, if not of actual touch."

Beverly Township is in Wentworth County, Ont.

Report 1897. Fig. 21. Catalogue No. 3747.

No. 15, full size. "Among some specimens procured last summer from the farm of Mr. Arthur Crawford, near Midland, Ont., is the stone pipe which although much weathered, shows faint traces of human features. The material is soft limestone, at the lower end may still be seen part of the hole, so commonly

found in some pipes that are made to be used with a wooden stem, as in this case, the stem hole being on back of the bowl."

Report 1897. Fig. 22.

No. 16, full size. "This altogether unique pipe is also of soapstone, nearly quadrangular in cross section, the side shown and the opposite side being a little rounded. The projecting proportion seems intended to represent the head of some long-billed bird—perhaps a crane—but the lower portion of the beak is broken off. At the base of the pipe there has been a hole for stem attachment. The stem hole is behind, a little below the middle."

The sides of this pipe bear incisions in four groups of three's slanting alternately, and separated by a vertical line between each group. The bird's head may be a woodpecker. Found near Balsam Lake, Bexley Township, Victoria County, Ont., Laidlaw collection.

Report 1897. Fig. 23.

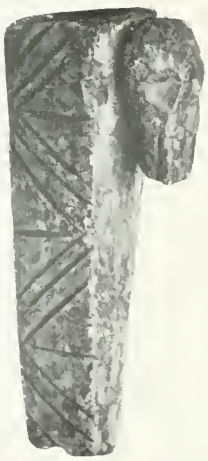


Figure 16.

Figure 17.

Figure 18.

No. 17, full size. "Heads of quadrupeds, snakes and birds were often carved on stone pipes or moulded on clay ones, the accompanying figure full size is very likely to represent the head of a dog, and the workmanship is of a very superior order, the successfulness of attempts to bring out details being quite marked. Cheeks, ears, eyes, nose, nostrils and mouth are all well shown, as is even the underside of the lower jaw which shows suspiciously 'White' details. Since the piece became detached from the pipe, it has been found by some native, who has made a good beginning in cutting off the lower and pointed portion of the fragment to reduce it once more to symmetry, and perhaps for use as an ornament."

The material is a dark-grey limestone, resembling our Marmora lithographic stone. It takes a fairly good polish, and as we have a few other well-carved specimens of the same material it would seem to be well adapted for fine work. It was found by Mr. J. S. Heath on the Bealey farm, Brantford Township, Brant County, Ont.

Report 1899. Fig. 4. Catalogue No. 20098.

No. 18 a pipe presenting unusual features representing the head of some quadruped, probably that of a conventionalized moose without horns or ears, but shape of the head distinctly noticeable. The stem hole is bored in the middle of the face, the nose forming the base of the bowl. Material, soapstone. Was found by Edward Lytle, Jr., south of the Portage Road, Bexley Township, Victoria County. Laidlaw collection. Was never illustrated, see p. 20, Report 1899.

No. 19, full size. "Fig. 19 is a simple but somewhat unusual form of smoking pipe and comes to us through Col. G. E. Laidlaw, from Abram Faulkner, who found it on his farm, French Settlement, in Bexley Township, Victoria County, Ont. The intention of the maker was, apparently, to produce what would look like a man, wearing a headdress representing the head of some beast—bear, wolf, dog or fox; but the attempt was a signal failure—perhaps from the limited

Figure 19.

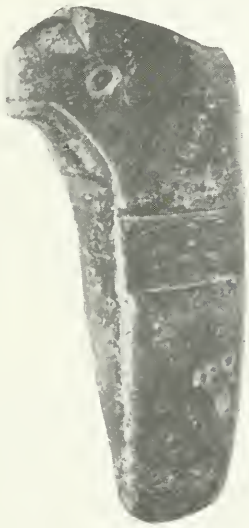


Figure 20.

quantity of material, but quite as likely on account of the workman's want of skill.

"Like many of the pipes from the Balsam Lake District, this one is of dark-grey soapstone.

"The bowl hole is very small—scarcely an inch deep—very narrow at the bottom and less than ½ inch in diameter at the top. With the exception of four short lines—two in front and one at each side near the lower end (perhaps to indicate arms and legs) there is nothing worth mentioning by way of decoration. At the base and in front, a small hole has been bored, to meet another bored upwards, thus providing a means of attachment to a stem, as well as for suspension from the belt, or other portion of dress, when not in use. Rude as is the workmanship on the upper part of the bowl, the face, when viewed in profile, has a very marked Indian appearance."

This pipe is approximately of the same type as Fig. 16. The stem hole is at the back.

Report 1906. Fig. 12.

No. 20, full size. "This pipe is also a well finished specimen. It seems to have been modelled from the head of a hawk or eagle. The material is quite

black. There is a hole at the back for the insertion of a stem. This specimen was found by Mr. Frank Scott, London Township, and formed part of Mr. Matheson's collection."

Mr. William Matheson, of Lucan, Middlesex County, Ont.

London Township is in Middlesex County, Ont.

Report 1888. Fig. 21. Catalogue No. 59.

No. 21, full size. "Fig. 21 is another from the Matheson collection. The material is limestone which has been rendered perfectly black exteriorly. The head and shoulders forming the bowl are circular, but the stem-holder (base)

Figure 21.

is square. There is no attempt at detail in ornamentation beyond the rudely formed features of the face. This very good specimen was found at Hope Bay (near Wiarton) in the County of Grey, Ont., by Mr. John Hewton."

This pipe is similar to modern Chippewa forms. North of Lake Superior, and to Sioux forms in the West.

Report 1888. Fig. 23. Catalogue No. 47.

No. 22. "The tastefulness of design and treatment of subject in Fig. 22, are suggestive of an aboriginal Michael Angelo. The material of which this pipe is composed is a hard compact limestone. The bowl proper is, in its cross section, square and the sides are straight, the width at the mouth not greatly exceeding that of the base. The head, which is so exquisitely carved on the front side, shows nothing characteristic of Indian physiognomy. Every feature is well brought out, and the finish of the workmanship is of a very high quality. The pipe is perfect in every respect. There is a stem hole at the back. Fig.

27 is from the celebrated Lougheed farm in Nottawasaga Township and was presented to the Museum by the finder Mr. Albert Lougheed."

Pipe resembles somewhat Nos. 16 and 19 in type, but is shorter and thicker. Report 1888. Fig. 27.

No. 23, full size. "This small steatite pipe must have served less for use than for ornament. The bowl is not more than ½ an inch wide or deep inside, and the stem hole which enters from the breast is fully half as large. Fig. 82 is regarded as representing a duck. It is certainly intended for a bird, and a duck most probably. Through the lower back corner a small suspension hole is bored."

We have to thank Mr. J. W. Fitzgerald of Parry Harbor, Ont, for this specimen.

Report 1890. Fig. 82.

Figure 22.

Figure 23.

Figure 24.

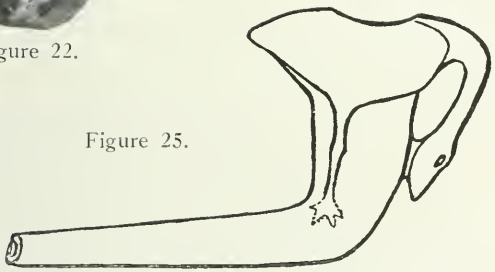


Figure 25.

Figure 26.

No. 24, see Bulletin No. 37, Department Mines, Ottawa, Ont., Anthropological series, No. 8, June 23. "Bird form possibly of a woodcock, carved in soapstone with pipe bowl in back. From March Township, Carleton County, Ont., south side of Ottawa River, opposite Aylmer, Quebec. Algonkian Indian area. Collected by Godfrey B. Greene. Catalogue No. VIII–F–8577 (3267) in Victoria Memorial Museum, Ottawa, Canada, half natural size."

Fig. 2, p. 170 and Plate LXXII, p. 171.

No. 25, see Bulletin 37, Department Mines, Ottawa. "Fig. 5, Bird form, possibly of a swan, on pipe made of limestone, weathered, probably post-European. From Barton Township, Wentworth County, Ont. Neutral, Iroquoian Indian area. Collected by C. A. Hirschfelder, Catalogue No. VIII–F–8550 (519) (376). In Victoria Memorial Museum, Ottawa, Canada. Half natural size." Page 170, Plate LXXII, p. 171.

No. 26. "Pipe made of soapstone with human figure on one side of bowl. From Medonte Township, Simcoe County, Ont., Huron Iroquoian area.

Collected by C. A. Hirschfelder. Catalogue No. VIII–F–8528 (491), in Victoria Memorial Museum, Ottawa, Canada. Half natural size."

The stem hole is in front of the lower part of the legs and the head faces the smoker.

See Bulletin 37, Department Mines, Ottawa, Fig. 5, p. 176 and Plate LXXV, p. 177.

No. 27. "Fig. 6 Human head on pipe made of catlinite. Probably post-European, probably Siouan. From Lake Medad, Nelson Township, Halton County, Ont., Neutral, Iroquoian Indian area. Collected by C. A. Hirschfelder. Catalogue No. VIII–F–8569 (464) (278), in Victoria Memorial Museum, Ottawa Canada. Half natural size."

Head faces the smoker. Stem hole in base.

See Bulletin 37, Department Mines, Ottawa, Fig. 6, p. 176 and Plate LXXV, p. 177.

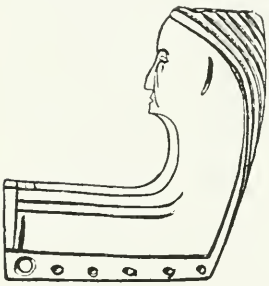


Figure 27.

Figure 28.

No. 28. "Human head on bowl of pipe made of limestone, weathered, possibly post-European. Iroquoian type. From Barton Township, Wentworth County, Ont., Neutral, Iroquoian Indian area. Collected by C. A. Hirschfelder. Catalogue No. VIII–F–8557 (501) (498), in Victoria Memorial Museum, Ottawa, Canada. Half natural size."

This pipe too faces the smoker. All these pipes in Bulletin 37 are only shown in outline on the plates.

See Bulletin 37, Department Mines, Ottawa, Fig. 7, p. 176 and Plate LXXV, p. 177.

No. 29. Prof. Frank G. Speck, of the University of Pennsylvania, sends a sketch of a present day clay pipe made by the Catawba Indians, whose reserve is on the Wateree or Catawba River, S. Carolina. This pipe which is introduced here for comparison's sake was obtained together with some recently made pottery by Prof. Speck, who says, "This specimen is a rather large (2½ x 3½ x 2 inches) black clay pipe made recently by the Catawba Indians of S. Carolina, from whom I obtained it. The reptilian figure is on the usual place, on the front outer face of the bowl, somewhat diagonally across it, facing upward. The creature in this is an alligator which is an inhabitant of the Wateree or Catawba River. The Catawbas still make pottery and in a recent collection which I received this pipe presented itself to my surprise, like their pots I believe

that here we have survivals of ancient patterns in technology and I am quite convinced that your surmise as to the antiquity of this type of pipe is correct. One can hardly class them categorically as 'lizard pipes' because some of the figures may not be reptilian, yet the figure as an art motive itself is evidently

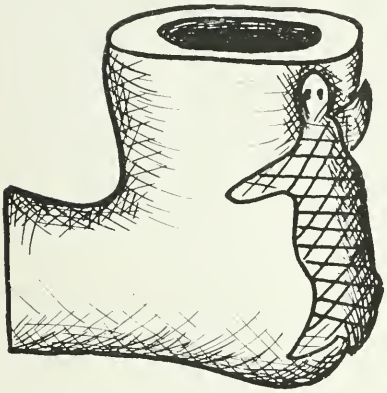


Figure 29.

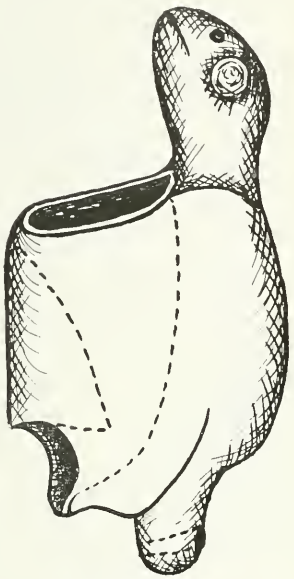


Figure 30.

Figure 31.

Figure 32.

ancient and widespread, being interpretable as reptile or mammal according to local circumstances."

Ditto letter of 30th October, 1917, "The informants specify the animal in the bowl of the pipe as a lizard. These reptiles being common in S. Carolina."

No. 30. The drawing represents the pipe as full size. It is hard to determine what animal is represented. It is supposed to be an Iroquoian pipe, and was found about thirty-five years ago on the surface, near Kunkletown, Monroe County, Pennsylvania. Data of pipe not obtainable, as the present owner will not show it. The drawing was obtained about twenty years ago.

No. 31. "This is an animal head pipe of polished clay slate (fire clay rock). The bowl is just back of the ears, stem hole in neck. The figure is full size. Found at the Dunnstown Village site, near Lock Haven, Pa. Was in the collection of J. H. Hayes, M.D., of Lock Haven, but now is in the possession of T. B. Stewart, D.D.S., Lock Haven, Pa."

No. 32. "This is another animal-headed pipe from the Dunnstown Village site, near Lock Haven, Pa. Was in the collection of J. H. Haynes, M.D., of Lock Haven, but now is also in T. B. Stewart's possession. It is of polished greenish serpentine and is shown full size. White men relics have been found on this site."

No. 33. This is one of the long-stemmed animal pipes. Was found in in 1907, projecting from the river bank (Susquehanna) on Plum Island, Shawsville, Pa., seven miles down the river from Clearfield and about seventy miles up the river from Lock Haven. It is of clay slate, which is commonly known

Figure 33.

as "fire clay," an outcrop variety which does not "slack" from exposure. It is 12 inches long, 5 inches high, and weighs 20 ounces. Is very highly polished and not blemished in any way. A brown strata has been so worked as to give the animal a brown tail. In design and especially in size it is a very rare type for that section in which it was found. Is now in the collection of Dr. T. B. Stewart, Lock Haven, Pa.

No. 34. This bird pipe in posture and shape resembles very much the one figured on p. 11, Reprint, 1913, and figs. 10, 11, p. 25, Report, 1906, found near Port Perry, Lake Scugog, Ontario. May represent a heron or a bittern. Material, slate-colour dark grey green with yellowish-red stripe (Huronian slate?) Was found near New Athens, Illinois, on the Okaw, or Kaskaskia River, not far from the old settlement of Kaskaskia, about sixty miles south of St. Louis, Mo., a good many years ago. Mr. Mathey's father obtained it about sixty years ago. Dimensions, $3\frac{3}{4}$ by $2\frac{5}{8}$ inches. Depth of bowl hole $1\frac{1}{4}$ to $1\frac{1}{2}$ inches. Diameter at top scant $\frac{3}{4}$-inch. Depth of stem hole $\frac{3}{4}$-inch. Diameter of same, which is conical, at outside $\frac{7}{16}$. Stem hole is apparently drilled. No marks to indicate feathers. The stem hole is about the middle of the back. The eyes not pierced through. The suspension hole in frontal projection not pierced through. The end of the long bill joins on the frontal projection. The end of the wings are denoted by an incision. The mandibles are

shown by a long incision. The surface of the pipe is smoothed or as near to polished as that soft kind of a stone can be. This pipe is in the possession of Mr. C. F. Mathey, 3444 Russell Avenue, St. Louis, Mo., and is altogether a fine specimen. There are no flutings, or slots, on the surface. Mr. Mathey

Figure 34.

mentions seeing a plaster cast in the Smithsonian Institute, Washington, D.C. some years ago, of a similar pipe a trifle larger, but same shape, etc., colour red and white.

The figure of Mr. Mathey's pipe is of full size.

Figure 35.

No. 35. "The *Journal de la Societe Des Americaniste de Paris, 1920*, in an article by Kaj Birkett-Smith, entitled "Some Ancient Artifacts from the United States, on p. 166, has described one of these long-stemmed effigy pipes, as follows: "The pipe (fig. 6 in the *Journal*) is made of polished steatite. The bowl is funnel

shaped, 4.5 c.m. high and 2 c.m. broad at the top, the thickness being 0.2 c.m. At the front side there is facing the smoker, a roughly-carved 5 c.m. long figure of a long-tailed quadruped embracing the bowl. The stem is placed nearly at right angles to the bowl. It is 9.5 c.m. long, cylindrical and tapering towards the point, which is now somewhat damaged; diameter 1.5 and 0.5 c.m.

Figure 36.

Figure 37.

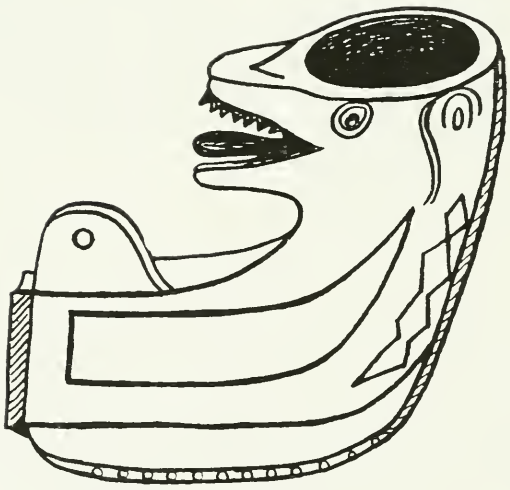


Figure 38.

"This pipe is also mentioned (as early as 1690) in the inventory of the Royal Cabinet Ethnological collection, National Museum in Copenhagen, and supposed to be Iroquoian. Nothing can be said of its antiquity."

Copenhagen, Denmark.

Nos. 36 and 37 are two wooden pipes from America, exact locality not known, but probably from the west coast, see figs. 7 and 8, p. 166, *Journal de la Societe Des Americanistes de Paris, 1920*, "Some Ancient Artifacts from America," by Kaj. Birkett-Smith. These are in the Royal Cabinet Ethnological Collection, National Museum, Copenhagen, Denmark. These two wooden

pipes are introduced here for comparison, as they are practically the counterparts of some pipes described in these papers on effigy pipes.

No. 38. This sketch is full sized, of a wolf pipe. Pipe shows exposure of years and is a rich greenish colour. Pipe is very crude, yet of nice decoration and is perfect. From Pennsylvania. Sketch by J. G. Laidacker, Mocanaqua, Pa., material stone. Faces smoker.

No. 39. See p. 18, and Fig. 2, p. 21. A prehistoric Iroquoian site, by Arthur G. Parker. Researches and Transactions of the New York State Archæological Association, Morgan Chapter, Vol. 1, No. 1. Rochester, N.Y.

This lizard pipe is one of two effigy pipes, the other being a human form, found on the Richmond Mills site, Ontario County, New York State, by Mr. Alvah Reed. This is an ovoid bowl of grey pipestone with a lizard figure clinging to it, was found in ash pit.

Figure 39.

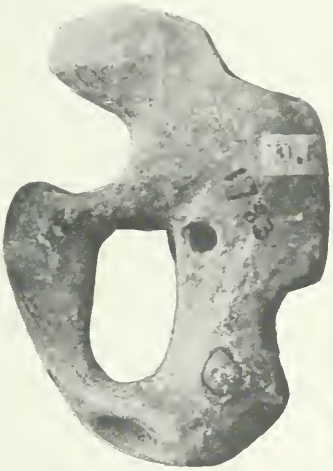


Figure 40.

Figure 41.

No. 40. Is a photograph of an animal pipe of that type with the tail produced and elongated under and in front of the body with the fore paws joining it, bowl hole being in the shoulders and stem hole in the back. Comes from Ontario County, New York State, near Honeoye Falls, Munroe County, N.Y.

No. 41. Is a lizard effigy pipe from a prehistoric Iroquoian site, Munroe County, New York State. The photos of these three pipes are furnished by Mr. Arthur G. Parker, New York State Archæologist, Albany, N.Y., who is convinced that these pipes, or rather this type of pipes, is Iroquoian, and who remarks that the carvings on the handles of the more or less modern wood ladles of the Iroquois resemble in general form the effigy pipe. See N.Y. State Museum Bulletin No. 11, Figs. 101, 102, 103. Mr. Parker also suggests that the connection between these effigy pipes and the vase-shaped pipes should be studied and determined, whether or not the urn or vase-shaped pipe is found with them, that is to say, in the same locality and on the same site, and what pottery

as to type and decoration is found in connection with them. These facts are important.

No. 42. This is a stone effigy pipe of the bird form with the head broken off. It is from the Richmond Mills site, Ontario County, N.Y., and was found by Mr. Alvah Reed. The head was perched on top of bowl, facing away from the smoker. The stem hole is in the back. The sketch shows front, side and

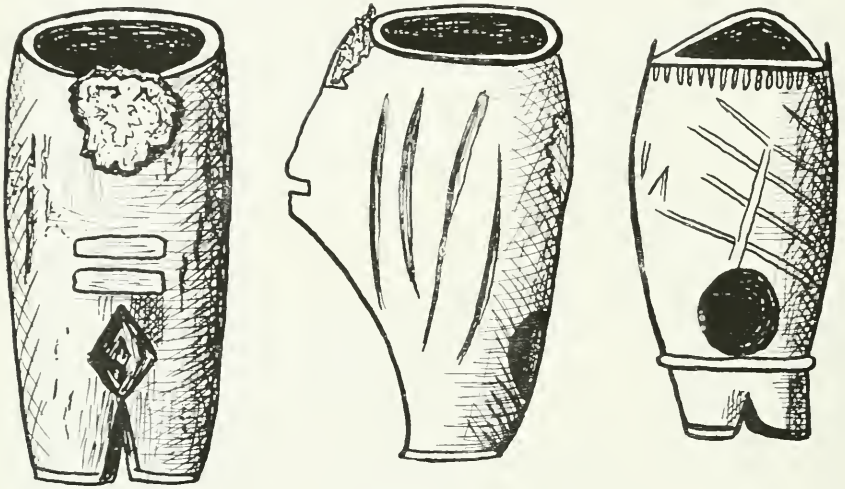


Figure 42.

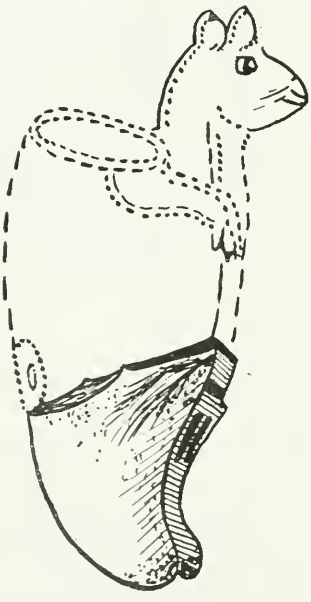


Figure 43.

Figure 44.

back views, and was forwarded by Mr. A. G. Parker, who remarks: "It is interesting to note the many bird effigy pipes from which the heads have been broken off. This means something." Quite a few Ontario bird effigy pipes are that way, or were originally made that way, headless pipes, or with the broken surface smoothed over.

No. 43. Is a sketch of another fragment of an effigy pipe. This is the lower or basal part of the pipe, and also comes from the Richmond Mills site, being found by Mr. Alvah Reed. Sketch by Mr. A. G. Parker.

No. 44. This effigy pipe is figured as "Notes on Iroquois Archæology," by Alanson Skinner, pp. 160-162, also Fig. 50, who says: "An interesting effigy pipe bowl is represented in Fig. 50, collected in Northern New York, probably

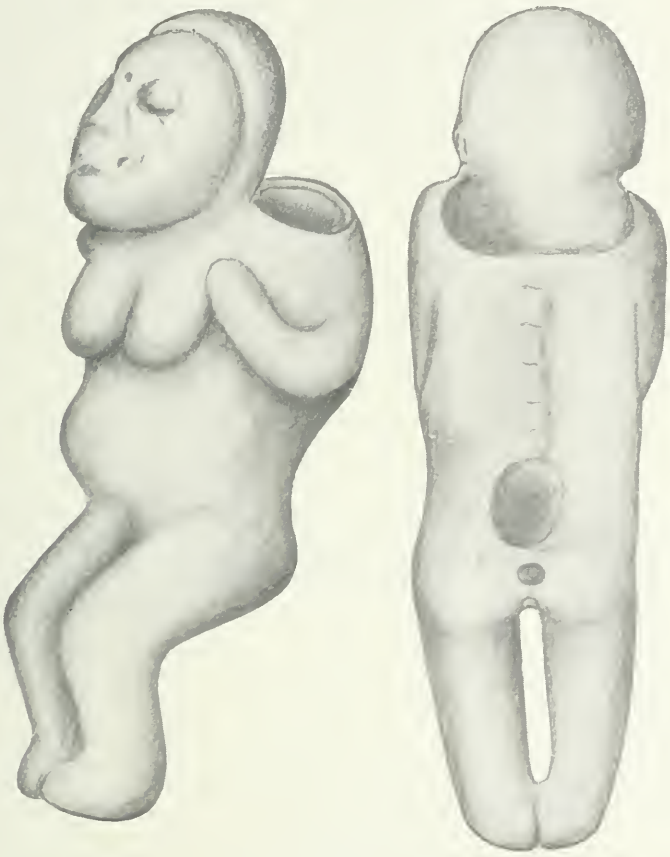


Figure 45.

in Jefferson County, and presented by Harmon W. Hendricks, Esq., a trustee of the Museum. The material is a dark mottled steatite, well polished, and the bowl formerly possessed a stone stem, which was broken. This fracture was ground down by its native owner, who later re-bored the bowl to receive a reed mouthpiece. It has a perforation also in the base for the attachment of a thong. The carved head, which faces away from the smoker, an unusual feature, may have been intended to represent an old and ferocious snapping turtle (chelydra serpentina) with open jaws. Pipes of this type, while rare, are more commonly seen west of the Mohawk-Onondaga country."

Mr. Skinner also speaks of another effigy pipe, page 162, same volume: "A remarkable pipe, carved of Huronian slate, representing a long-tailed animal curled up in the act of climbing its own candal appendage, has been found in

Dry Hill, near Watertown, in Jefferson County. This type is rather widely spread among the Iroquois of the western group."

"Notes on the Iroquois" is published by the Museum of the American Indian, Heye Foundation, New York, 1921.

No. 45. Is a human effigy pipe copied from the frontispiece, Vol. 16, No. 4, Wisconsin Archæologist, January, 1918, Madison, Wis. Is in the collection of J. P. Schumacher, and comes from Sturgeon Bay Township, Door County, Wisconsin. No data given. It somewhat resembles No. 1, Fifth paper Effigy Pipes, 28th Report, 1916, also Fig. 1, Reprint, ditto, of this series. From Fenelon Township, Victoria County, Ont.

No. 46. "An Archaic Iowa Tomahawk," by Mr. R. Harrington, Vol. X, No. 6, Indian Notes and Monographs, Museum of the American Indian, Heye Foundation, New York. Frontispiece.

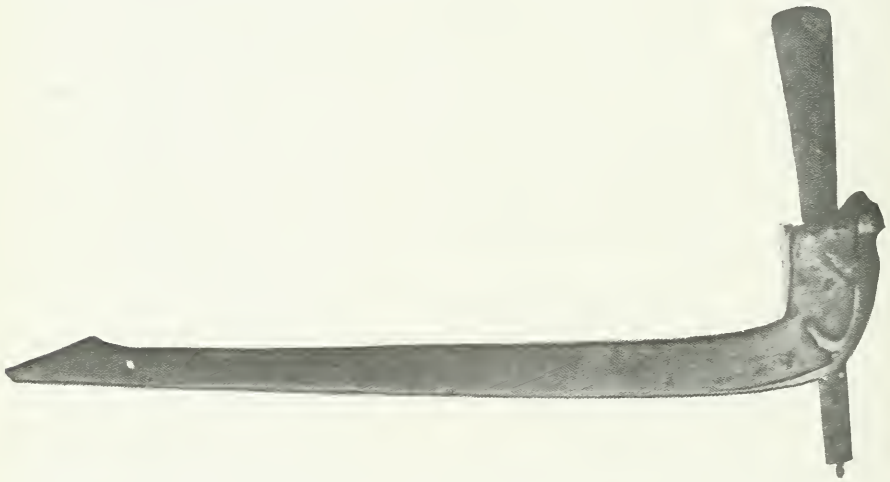


Figure 46.

The reason why this is introduced here is because of the remarkable likeness of the handle and socket of the tomahawk with the carved otter clinging to it, to one of the long-stemmed stone pipes with an otter or a lizard clinging to the bowl, and shows that effiges were used in other ways than as the bowls of pipes. Length of handle, 19½ inches; length of socket, which corresponds to the pipe bowl, 2½ inches.

The otter being placed there "so that it could see the wound made in the enemy's skull, and could also drink his blood." What were the functions of the effigies on pipes?

Nos. 44, 45, 46 sketches are copies from the original sketches, by the Rev. J. H. Beck, Victoria Road, Ont.

No. 47. Is the outlines of a lizard pipe. Mr. Alanson Skinner, Curator, Dept. of Archæology, Public Museum, Milwaukee, Wis., obtained in the summer of 1922, in Oklahoma, from the Ioway Indians. This is the wolf clan peace pipe, which was used for making peace, and on certain other grand ceremonial occasions. Mr. Skinner also furnished the outlines: The lizard lies on the top of the square cross-sectioned base, with head towards the smoker. This pipe is introduced here to show that the lizard effigy is used in modern Indian pipe sculpture.

The effigy pipes, in this paper, from United States territory are included for comparison.

No. 48. A so-called "Sphinx" pipe, carved out of a flat slab of very fine-grained brown sandstone, 7½ by 7½ by 2 inches thick; head and facial features very bold and prominent and well executed; has head dress covering head and neck to shoulders (this covering has two loops or spirals on either side); arms droop and hands are drawn toward front and clasped together; entire figure appears in a crouching position, or as if walking on all-fours; large funnel-shaped bowl in back, and a like stem hole in rear; found by Wm. Levy, eleven feet below surface while digging a well through a flat mound in White Lake Township, Highland County, Ohio, 1874. Now in W. J. Seever's collection, St. Louis, Mo. See Archæological Bulletin, Hico, Texas, Vol. 9, No. 4, March-April, 1918.

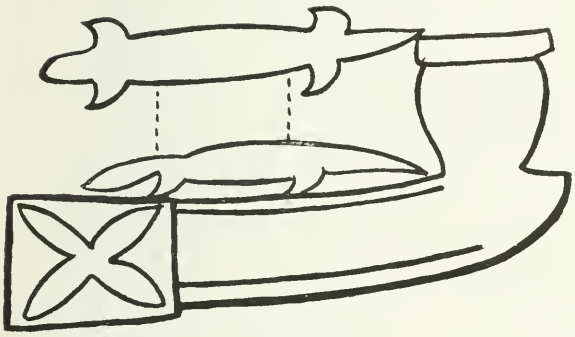


Figure 47.

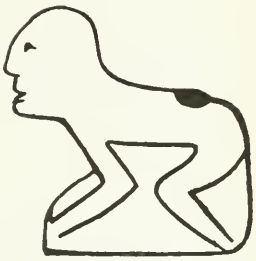


Figure 48.

Figure 49.

No 49. Is a small, unfinished white soapstone pipe in the shape of a conically-shaped man's head, flattened at the back. Perpendicular height, 1⅜ inches; width across top, 13/16 inches. Features well defined, nose flattened, eye sockets large and deep. The face is long and narrow, chin somewhat pointed. The head is surmounted by what might be a cap or a turban-shaped head dress, with slight nicks around the bowl hole. The mouth is straight. There is no stem hole. There is a projection at the top of the pipe at the back, as if a small face were to be carved on it. This is altogether a nice piece of aboriginal carving. From Nassagaweya Township, Halton County, Ont., and was the gift of the late A. McKenzie, Guelph, Ont.

No. 50. Is a lead pipe, with a projection in front of the bowl at the top, upon which an animal stands facing the smoker. This is probably a bear, and has a short tail laid flat against the rump, was found at Scotland Village, Brant County, Ont., Museum No. 5703, and came to the Museum in the collection of J. W. Stewart, 1887.

No. 51. Metal effigy pipe from New York, U.S.A. This pewter or lead pipe was found about 1830, at White Springs, near Geneva, Ontario County, N.Y., is now in the possession of the Museum of the American Indian, Heye Foundation, New York. See Indian Notes, Vol. 1, No. 1, January, 1924, p. 22. "Pipes made of metal have been found in various parts of the North Atlantic seaboard, but most of them are either of the simple type, with no bowl embellishment, or are provided with a platform that extends outward from the upper edge of the bowl; on the end of some of these projections the figure of a wolf, a bear or some other animal is shown, moulded in the round. It has often been stated that the Indians did not become sufficiently adept in the arts of the white man to cast such elaborate objects as pipes, although in his key to the Indian Language,

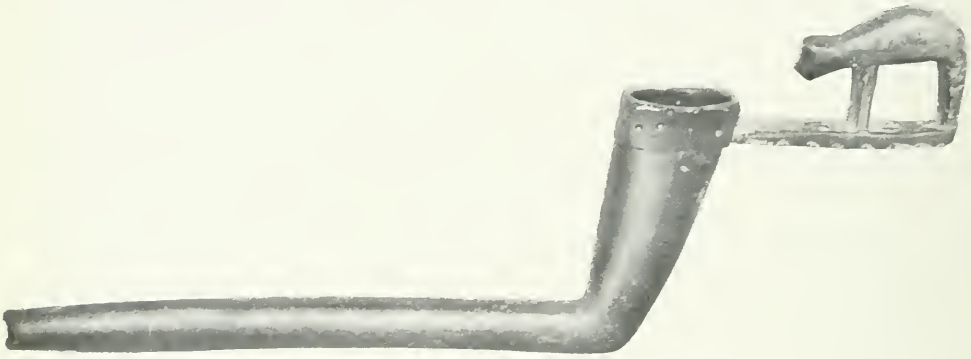


Figure 50.

Figure 51.

published in 1643 (Collection of the Rhode Island Historical Society, Vol. 1, Providence, 1927), Roger Williams says: "They have an excellent art to cast our pewter and brass into very neat and artificial pipes." Dr. W. M. Beauchamp, who has made an exhaustive study of the material culture of the Eastern Indians, agrees with Roger Williams in his statement that the Indians did cast pipes of pewter, but he says "that their ability to cast brass may be doubted."

"Metal pipes with an animal figure extending downward over the outer surface of the bowl and over a portion of the stem are quite rare; but carved of stone, the type is represented by many examples from Lower Canada and by a few from New England." By G. H. Pepper.

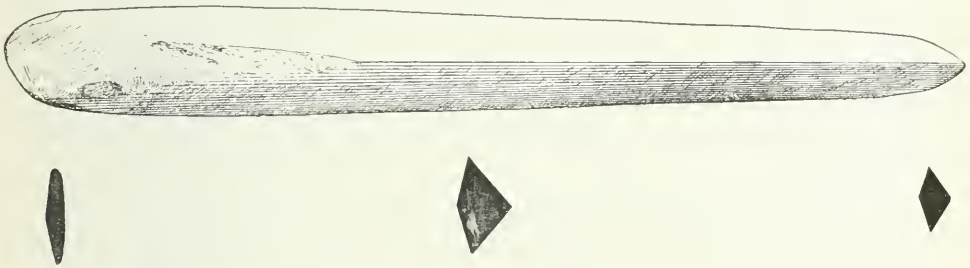
Figures 50 and 51 are the first metallic effigy pipes that have come to the writer's notice and are introduced here for comparison.

UNUSUAL STONE ARTIFACTS FROM ONTARIO

By W. J. Wintemberg.

The late Dr. David Boyle in his Archæological Report for 1894-95 described and illustrated what he considered an "unusual form" of stone artifact. This specimen was found on Lot 16, Concession 7, Bathurst Township, Lanark County, Ontario. It is about eight inches long, about one and one-eighth inches wide, and about half an inch thick.

A similar artifact was recently presented to the Victoria Memorial Museum, by Dr. James Reeves, of Eganville, Ontario. With several similar objects it was plowed up at the side of the road, opposite either Lot 21 or 22, Concession 14, Wilberforce Township, Renfrew County, about seventy-five miles west



of Ottawa, and about sixty miles northwest of the locality where the specimen described by Boyle was found. It is made of grey slate. It is 9⅝ inches long, about 1⅛ inches wide and ½ an inch thick. In cross-section it is diamond shaped with one of the angles more obtuse than the others. (See figure). The edges are said to have been much sharper when found. The basal end tapers to an almost sharp edge, possibly to facilitate its attachment to a shaft or handle. Although the sides of this specimen are all more or less smoothed and polished, some of the striae, resulting from the rubbing process, are still visible.

A fragment of what appears to have been another of these artifacts, from the farm of John Armstrong, March Township, Carleton County, is illustrated by Sowter.*

It is difficult to determine the exact use of these artifacts. Their shape and sharp edges suggest that they were used either as daggers, knives, or spear points. They are probably of Algonkian origin.

Probably other artifacts of the same type have been found elsewhere in Ontario, but I have seen none of them described and illustrated. I would be glad to learn of any others.

*Sowter, T. W. E., Prehistoric Camping Grounds along the Ottawa River, *Ottawa Naturalist*, Vol. XV, 1901, Figs. 9 and 9a, Plate X. See also page 147.

THE INDIAN TRIBES ON THE ST. LAWRENCE AT THE TIME OF THE ARRIVAL OF THE FRENCH*

From "Histoire de la Colonie Française en Canada", by Abbé Faillon. (Villemarie, 1865), Tome I, Note XVIII, pp. 524-533.

Translation by Prof. John Squair.

When Champlain, in 1603, sailed up the River St. Lawrence, the villages of Hochelaga, Stadacona, and the others visited in 1535 by Jacques Cartier, were at that time deserted, the inhabitants of these places having abandoned them on account of the wars which had arisen between them and other tribes. On that account the Algonquins called the island of Montreal *Minitik oten Endakokiban*, which signifies in their tongue: *island where there was a town or a village*. One may ask to what nation these ancient savages of the banks of the St. Lawrence belonged. Were they of the Algonquin race or of that race which the French called Huron, two races which comprised in reality all the savage tribes with which the French were in contact? That is what we propose to examine here.

In the first place the tradition of the Iroquois, who are regarded as a Huron colony, asserts that savages of their race lived in former times at Stadacona as well as at Hochelaga. It is true that, since these savages had no sort of writing, we cannot go back very far in our investigation of what took place amongst them, because they did not possess any other libraries than the memory of their old men. Still the Europeans who, in the seventeenth century, consulted these living books, learned that the Iroquois had occupied the island of Montreal and other places lower down. Nicolas Perrot who, as is well known, was commissioned with important negotiations amongst different nations whose languages he knew, and who had made a careful study of their customs and traditions, reports that the Iroquois had inhabited these regions. "The country of the Iroquois," he says, "was in former times Montreal and Three Rivers; they had as neighbours the Algonquins who lived alongside the river of the Ottawas." We must add that Indians of the same race lived also quite near Quebec. That was the tradition of the Agniers Iroquois, reported by Father Lafitau, who, having been for several years a missionary among the Iroquois, with the intention of writing about the life and manners of the Indians, should be considered a very trustworthy witness of their traditions. "The Agniers," says he, "tell us that they wandered for a long time throughout the whole of the north of America, and settled in the place where the city of Quebec is now situated. That is what these Indians tell of their own origin." Hence a recent writer has concluded that the Agniers had come to dwell at Stadacona.

It is true that one might offer in opposition to this tradition, a tradition of the Algonquins attested by them in 1642. On Assumption Day in that year, after the solemn procession which was held for the first time in Villemarie, in which some Algonquins took part, some of these, having gone up the mountain with some of the settlers, stayed awhile on the top and said that they belonged to the same race as those who had formerly inhabited that island.

In the "Relation" of the year 1646 we read also that an Algonquin tribe,

*This exhaustive enquiry as to what Indian tribes lived on the St. Lawrence when the French arrived in Canada supplements the enquiry into the origin of the Hurons which appeared in the last Archaeological Report (for 1921-22).

whose ancestors had inhabited the island of Montreal, seemed to have some desire to make it their home again.

These stories, which might seem to contradict those of the Iroquois, confirm on the contrary their truth. If we take the Iroquois tradition in its complete form, as reported by Nicolas Perrot, we must admit that the Iroquois, owners of the island of Montreal, had been driven from it by the Algonquins, who had settled there afterwards. And thus both had occupied that island in succession, a fact that is not contradicted by any monument of Canadian history. Jacques Cartier reports that the inhabitants of Hochelaga, more experienced in agriculture than in war, were much afraid of a savage, warlike race which lived farther up the country. They told him by signs that these people, whom they called *Agojudas* because they were very bad, lived farther up the river; that they were armed down to the fingers, and wore a sort of armour made of ropes and pieces of wood woven together, and were always at war. Furthermore, the Iroquois asserted, as Nicolas Perrot reports, that the Algonquins, who were settled on the banks of the Ottawa and of the Nipissing—probably those *Agojudas* of whom Cartier speaks—having gone to war with the inhabitants of Hochelaga, the latter, being unable to resist them, abandoned Three Rivers and Montreal and took flight for the purpose of settling elsewhere. Now, if these regions were already deserted when the Algonquins made an attack upon them, it is natural to suppose that the latter, who had hardly any fixed abode, seeing themselves masters of the country by the flight of the others, occupied it for a certain length of time, and even cultivated the land abandoned by those who had fled. Moreover, in 1642, the Algonquins, of whom we have spoken, added that their ancestors had been driven from the island of Montreal by Hurons or Iroquois who were fighting with them, and that that island had afterwards remained without inhabitants. This story accords very well with what follows of the story told by Nicolas Perrot. According to this person the Iroquois used to relate that their ancestors, after having in this way abandoned the island of Montreal, had at first fled towards Lake Erie: that the Indians of this region, having attacked them, had forced them to settle on the banks of Lake Ontario, but that all this fighting, having forced the Iroquois to learn the art of war, made them capable in their turn of attacking the Algonquins to take vengeance upon them, and that finally they succeeded in destroying them.

We shall add to this story that if, after the expulsion of these Algonquins by the Iroquois, Montreal island remained without inhabitants, it was because the conquerors, then settled in villages near Lake Ontario where they had cleared lands which they were cultivating, doubtless preferred to go back to their new country rather than to settle again in the island of Montreal and surrounding parts, where probably for them everything would have been to do over again, since the Algonquins, who were accustomed to live separately from one another and trouble themselves very little regarding the cultivation of the land, must have allowed the majority of their lands to lie uncultivated. Hence, although far removed from that island and from the river St. Lawrence, the Iroquois, just as if they had been the masters of it, nevertheless prevented the Algonquins and their allies from sailing upon this river, the shores of which they kept for that reason in every direction just as Champlain had seen in the year 1603. In short, after the defeat and expulsion of the Algonquins, it was much more advantageous for the five Iroquois tribes, who had federated themselves together and were then settled near Lake Ontario, to remain thus near one another in order to defend themselves mutually against their enemies, than to separate from one another by settling in the island of Montreal, as would have happened

if we suppose that these Huron Iroquois, who drove the Algonquins from that island, belonged to the tribe of the Agniers, which is very probable.

For such was the tradition of the Agniers Indians as related to the Dutch and English, their neighbours. These Indians, whom the Dutch called "Maquas" and the English "Mohawks," very probably from the name of the Mohawk river which flows into the Hudson, related in effect that their ancestors occupied the country where the city of Montreal was afterwards built, and that, being at war with the Algonquins, who were settled three hundred miles above Three Rivers, they were conquered and obliged to leave their country and to retire to the shores of the lakes where they then stayed; but that, ashamed of their defeat, they, in their turn, learned how to fight and marched against their conquerors, and after several battles drove them from their country; that finally these same Algonquins retired to the place where the city of Quebec was built, and that these Indians or their descendants, fighting with the Mohawks or the Agniers Huron Iroquois, asked the French for help in 1609, for the purpose of attacking the Iroquois on the shores of Lake Corlar, called Champlain by the French.

In considering these different revolutions which happened to both these nations we reconcile with one another the stories, apparently contradictory, of the writers who recorded their traditions. On the one hand, it is true to say with Nicolas Perrot, with the Dutch of Orange, or the English of Albany, that the Iroquois formerly occupied Hochelaga and the banks of the St. Lawrence, and, on the other hand, to say with Lescarbot, with Father Ducreux, and the authors of the "Relations de la Nouvelle-France", that the Algonquins afterwards possessed these same regions, and were driven out of them by the Iroquois. And certainly if we wish not to fall into error it is necessary to take account of the revolutions of these two tribes when one wishes to settle the regions which they occupied. The author of the "Relation" of 1660 makes the following reflection on the changes of fortune experienced particularly by the Mohawks, or Agniers, of whom we are speaking here. "Of the five tribes who composed the Iroquois nation, those whom we are calling Agniers went so often up and down on the wheel of fortune in less than sixty years that we find in history few examples of such revolutions. Towards the end of the sixteenth century they were reduced so low by the Algonquins that they hardly ever appeared again on the earth. Nevertheless, the few that remained, like a rich seed, grew so much in a few years that they, in turn, reduced the Algonquins to the same state." From the tradition of the Iroquois and from that of the Algonquins, and from the harmony that exists between them, one may conclude that the tribes of the shores of the St. Lawrence, which were visited in 1535 by Jacques Cartier, belonged to the Huron Iroquois group.

But even if it were proved that these traditions had no solid foundation, which will never be done, since there does not exist any written document to the contrary, we shall now show that, after the stories that Jacques Cartier has left of his voyages, we cannot doubt that the tribes of the banks of the St. Lawrence which he visited were strangers to the Algonquin nation, and that they were really of that one which the French called Iroquois.

Everybody admits without difference of opinion that the Hurons, or the Iroquois, cultivated the land, and built artistically their huts, one beside the other, so as to form villages, and this is the reason that the Iroquois gave themselves the name of *Hottinonchiendi*, which signifies in their tongue, "finished tent." "The Indians comprised under the name Huron," according to Father Lafitau, in his great work on the Indians of America, "cultivate the land, build

huts, and remain pretty well fixed in the same place. On the contrary, the majority of the Algonquins practise a wandering life, and live only according as chance offers them opportunity." Father Vimont, in his "Relation" of 1642, spoke thus of the manner of life of the Algonquins: "It is a wandering life of people scattered here and there according as hunting and fishing leads them, now upon the rocks or in the islands in the midst of some great lakes, now upon the banks of rivers, without shelter, without houses, without any fixed abode, without collecting anything from the land except what it gives in an unfruitful country to those who have never cultivated it. These tribes must be followed if you wish to make them Christians, but since they are always separating you cannot give yourself to some of them without separating yourself from the rest." Hence, according to the remark of Father de Charlevoix, the Jesuits tried to establish at Three Rivers a fixed mission for some Algonquins, such as they had in the villages of the Hurons. They often saw their work ruined because of the wandering life led by the Algonquin tribes. Since, according to Jacques Cartier, the Indians of Hochelaga and those of Stadacona were gathered together in villages, it was concluded with reason that they must be either Hurons or Iroquois, a thing that Father Lafitau does. "The inhabitants," he says, "were a nation of Iroquois and Huron tongues, settled in Montreal island."

It is true that if, according to Jacques Cartier, the people of Hochelaga busied themselves only with agriculture and fishing, the others who were nearer the sea, the people of the regions that he calls Canada, and particularly those of Stadacona, went hunting in the woods. But that is not a reason for concluding that the latter did not belong also to the Huron Iroquois nation. We shall see that the Iroquois Indians and the other Hurons, although gathered together in villages, and devoted to the cultivation of the land, nevertheless did devote themselves also to hunting at certain seasons of the year; inasmuch as the produce of their fields, which consisted mostly of Indian corn and pumpkins, did not of itself furnish them with enough to live upon suitably. The people of Stadacona and others, who were settled lower down than this place, might accordingly, on account of the inclement weather of the country and the poorness of the soil, be obliged to take up the exercise of hunting in order to get food for themselves, since we see that the tribes of the Algonquin tongue devoted themselves in other places to the culture of the land in order by this means to avoid famine. Thus, because the natives of Stadacona lived chiefly from hunting, we cannot conclude that they were Algonquins. Indeed, the people of Stadacona, although hunters, spent the winter in their villages, at least Jacques Cartier reports that they spent the winter of 1535-6 in them, and did not leave them for the purpose of hunting until the ice had broken up.

But those whom the French found wandering on the banks of the St. Lawrence, towards Three Rivers, Quebec, and Tadoussac, had a quite different way of living. "The inhabitants of this country are really savages in name and nature," as Father Jean d'Olbeau, the Recollet, wrote from Quebec on July 20th, 1615. "They have no settled place of abode, and they live in tents here and there, where they know they will find game and fish, which is their ordinary food." . . . . "The savage tribe with whom we are now, along with the French," as Father Charles Lalemant wrote from Quebec in 1626, "wanders about six months in the year, that is, the six months of winter, wandering here and there according as they find hunting, and they pitch their tents only two or three families together in a place, two or three in one place, and two or three in another. During the other six months of the year twenty or thirty gather on the banks of the St. Lawrence near our settlement (of Quebec), as many forty

leagues above us, and as many at Tadoussac; and there they live upon the proceeds of their hunting during the winter; that is to say, upon smoked moose and upon provisions which they have got by barter with the French. But two hundred leagues from here, as you go up the river, there are tribes who build large villages which they fortify against their enemies." He is speaking here of the Huron tribes. If these natives gathered in this way during the summer near the French, it was for the purpose of getting easily their provisions. "From morning till night," as Father Lalemant says farther on, "they have no other thought than to fill their stomachs. They never come to see you except to ask for something to eat, and if you don't give them anything they manifest their dissatisfaction." Thus, because the former inhabitants of Stadaco na and those of the surrounding country were settled in villages and spent the winter in them, we should conclude that they themselves were Hurons. We shall add that the language they spoke confirms that opinion in a quite decisive manner.

In the first place we must remark that, on the arrival of the Europeans, the two mother languages which were spoken in the vast territories which constituted New France, New England and New Holland, were the Huron and the Algonquin languages. The Huron language was divided into as many special dialects as there were tribes; thus the five tribes that we call Iroquois spoke five different dialects of that language. And there can be no doubt that the natives of the banks of the St. Lawrence, visited by Jacques Cartier, spoke some dialect of the Huron tongue. It is well known that during his stay in Canada this explorer gathered from the lips of the natives the terms of which he made use to express different things, and formed from them as it were a vocabulary, and that he joined some of these to his first "Relation" and the others to his second. All these words, to the number of about one hundred and sixty, belong to the Huron tongue; at least a certain number are incontestably the same as those which are used to-day by the Huron Iroquois to indicate the same objects. And if others, in spite of their Iroquois appearance, are unintelligible, one ought to attribute that difference to the great difficulty Jacques Cartier must have had in writing correctly unknown and barbarous words, which he was forced to seize by the mere sound of the voice, a difficulty which all those who have learned any of the American idioms have not failed to experience.*

*The difficulty of seizing by the mere sound of the voice the real articulation of savage words and of writing them correctly was the reason that Cartier in his first vocabulary wrote some of them in one way, and in his second, wrote the same words in another way, as if these words were different from one another.

1st Voc.	2nd Voc.	English
Akonaze.	Aggonzi.	The head.
Ochedasco.	Onchidascon.	The feet.
Hontasco.	Ahontascon.	The ears.
Igata.	Hegata.	The eyes.
Atta.	Atha.	The boots.
Asogne.	Addogne.	A hatchet.

It is also to be remarked that Jacques Cartier gives to certain Iroquois words a different signification from their real sense, and that difference may be explained by the almost inevitable misunderstandings between two persons conversing who, being thorough strangers to one another's language, can question each other only by signs. Thus, wishing to know the equivalent of the word "side", and for that purpose, apparently, putting his hand on his hips, he received the answer, "Esonne," which signifies the "back". Asking for the Indian name of "wood" or "forest", and doubtless pointing with his hands to the wood where he then was, he received as an answer, "konda," which simply means "here". He received also the same word for that of "earth", because, apparently, he pointed with his hand to the place where he then was. In the same way, wishing to know the equivalent of the word, "man," and doubtless pointing with his hand to some one, he received the answer, "ica," which is nothing but the demonstrative pronoun, "this one," and, pointing to a bird's feather, he received the answer, "ico," which is also the demonstrative, "iken," and signifies, "that." It was apparently on account of these changes or similar ones that Father de Charlevoix said that we cannot trust Cartier's vocabulary. But these very differences show more clearly that the natives with whom he conversed by signs spoke a dialect of the language of the Hurons.

So we must conclude from all this that the natives who were questioned by Jacques Cartier spoke an idiom of the Huron tongue. A modern writer, following Father de Charlevoix, supposes that the people of Hochelaga belonged to the Iroquois nation. "When the French returned for the purpose of founding Quebec," he says, "they did not find any more of the Huron or Iroquois tribes who had welcomed Cartier to Hochelaga." And that writer bases his opinion not only upon the manner of life of these natives, that is, that they were gathered in villages and devoted to agriculture, but also upon the language that they spoke. He says: "The words preserved by Cartier all belong to the Huron dialect."

If all these words belong to the Huron language, it follows that the natives of Stadacona and those of the four settlements situated below this place, of which Cartier speaks, Ajoaste, Starnatam, Tailla, Satadin, also belonged to the Huron tribe not less than those of Hochelaga, Tequenonday and Hochelay. The question is, in what place did Jacques Cartier acquire the greater number of the 160 Indian words whose translation he has given us? It certainly was not at Hochelaga, where he spent only a few hours, but in the villages of the lower part of the river, where he stayed a longer time, especially at Stadacona, where he spent six months. And the fact which shows that the natives of all these villages spoke the same language amongst themselves is that Domagaya and Taiguragny, who had learned a little French in Brittany, served as interpreters to Cartier with respect to the Indians of Stadacona, although both were strangers in that village and had been taken by him from the Bay of Gaspé. Indeed, if he wished so much to take them with him to Hochelaga, it was just in order that they might render him the same service with respect to the Indians of that place, whose language was the same as the one spoken at Stadacona and as that of those two interpreters. Consequently, if the words reported by Jacques Cartier all belong to the Huron tongue the natives of Stadacona were not Algonquin, but Hurons or Iroquois.

Moreover, here follows a complete proof of this assertion. In the report of Jacques Cartier, Donnacona, the head of the village of Stadacona, was, on that account, called by his people by the honorific title of "Agouhanna"; but, if that village had been composed of Algonquins, one would have given to Donnacona the title of "Okima", or that of "Kijeinini", which are the names of honour in use amongst the Algonquins to designate their chiefs, as the Abenaquis use that of "Sanguima," and the Montagnais that of "Sagamo". Hence, if the people of Stadacona gave their chief the title of "Agouhanna", we must conclude that these Indians were Iroquois, since the latter still call their chiefs by that name, as all those admit who understand the Iroquois language.*

And since, according to the testimony of Jacques Cartier, the inhabitants of Hochelaga gave also to their king or to their chief this same title of "Agouhanna," it is manifest that they all spoke that same language. Moreover, the "Agouhanna" of Stadacona was lord or chief of "Canada", but this word is exclusively Huron or Iroquois. For to-day, as well as in Jacques Cartier's time, who did not fail in his vocabulary to give us the meaning of the word "Canada", the Iroquois make use of it to signify "town" or "village", whilst in the Algonquin language the word "Otenaŝ" is used, which has no relation to the other. These examples prevent all doubt that the natives of Stadacona and the others, of whom Jacques Cartier speaks, were of the Huron Iroquois nation. How can we,

*This title of honour which Cartier wrote down "Agouhana" is indeed the same, as far as pronunciation goes, as that of "Acouanen" or "Racouanen", which the Iroquois give to their chiefs. The difference between these two last words and the "Agouhana" of Cartier is almost imperceptible to the ear.

indeed, suppose that these tribes, if they had been Algonquins, should speak the Huron language, since these two mother languages, the Huron and the Algonquin, are as different from one another as the French language differs from Chinese, and there isn't a single word of the one employed in the other?*

But if, in addition to these decisive reasons drawn from the language, we add the tradition of the Iroquois which attests that their ancestors, before the arrival of the Europeans, had really inhabited these parts, this tradition coming from these savages could not agree so perfectly with the vocabulary of Jacques Cartier, of which they never had any knowledge, unless because it came from the same origin as the very fact of which it is a witness, of the truth of which we cannot any longer have doubts, since this agreement furnishes us with a complete demonstration. Let us add that if, according to the tradition of the Iroquois-Agniers, the survivors of the Algonquins, driven away by them, had retired into the parts where Quebec was afterwards built, these fugitives must have spoken there a language which differed from that of the former inhabitants of Stadacona; and that is what exactly agrees with the observations of the first Europeans who penetrated into Canada. For in Champlain's time, as Lescarbot points out, who knew Cartier's vocabulary, the Indians, who were met with here and there on the banks of the St. Lawrence, had a language which was different from the one spoken in Jacques Cartier's time by the tribes which inhabited these same shores. This difference in language indicates, therefore, that the one set differed from the other. Indeed, the name of "Stadacona" was no longer known by the new inhabitants, and this place was, at that time, called by them "Quebec", a name which is of Algonquin origin. Champlain and Lescarbot say so expressly, the former repeats it even twice, and in the different Algonquin dialect "Kepak" or "Kebbek" signifies the narrowing of a river. Finally, in Champlain's time, the natives who were seen on the banks of the St. Lawrence did not resemble at all in their character and manner of living the former inhabitants of Stadacona. And a recent writer, who is not of our opinion, has been obliged himself to recognize that difference. "Champlain made the acquaintance of the natives of this region. He paints them in such sombre colours that one is led to believe that they had much degenerated from their ancestors who had been seen by Cartier. Filthy and lying, always afraid of being attacked by their enemies, there was nothing attractive about them for the French. Their idleness hindered them from profiting by the advantages which fishing and hunting gave them." These observations confirm more and more the truth of the fact which we have just established, namely, that the Algonquins, who were seen near Stadacona in Champlain's time, had taken the place, after many revolutions, of the Iroquois who lived there in the time of Jacques Cartier.

*A missionary, who has spent nearly twenty years in instructing Algonquins, whose language he knows thoroughly, and an Algonquin woman, well known in Canada, who has taught her language to more than twenty missionaries, have both assured us that the word "Stadacona" had no meaning in Algonquin, that it was even quite foreign to that language, and was much more like Iroquois. It has been said, it is true, that in the language of the *sauvages sauteurs* (Jumping Indians) the word "Stadacona" signified a "wing," and that the point of Quebec resembled in form a bird's wing But whatever analogy there may be between this word and the point of Quebec, it is certain that the native expressions collected by Jacques Cartier, particularly in Stadacona, are unknown in the langauge of the *sauteurs* as well as in that of the Algonquins; and that, in this latter, a bird's wing is called "onigi8an", which may be written "onik8ikan".

PREHISTORIC IROQUOIAN CULTURE

By G. E. Rhoades.

The term "Iroquoian" is taken to designate those prehistoric peoples, forming a culture group, who seem to have been the ancestors of the historic Iroquoian tribes, that is those tribes belonging to the Iroquoian stock.

The prehistoric Iroquoian tribes lived to a great extent by hunting and fishing. They were, however, agriculturists, living more or less sedentary lives in villages defended by earthworks and palisades. During the hunting season they might have left these villages, but they returned to them before winter.

Although abundantly supplied with minerals, they used a great deal of animal material in the manufacture of artifacts, more being made of bone, antler, and shell than were made of stone. It is evident that the use of metals was not one of their characteristics, although isolated finds indicate that they may have used copper occasionally. These finds, however, may be due to trade or to the practice of adopting members of other tribes, who would naturally have brought a certain amount of their own culture with them.

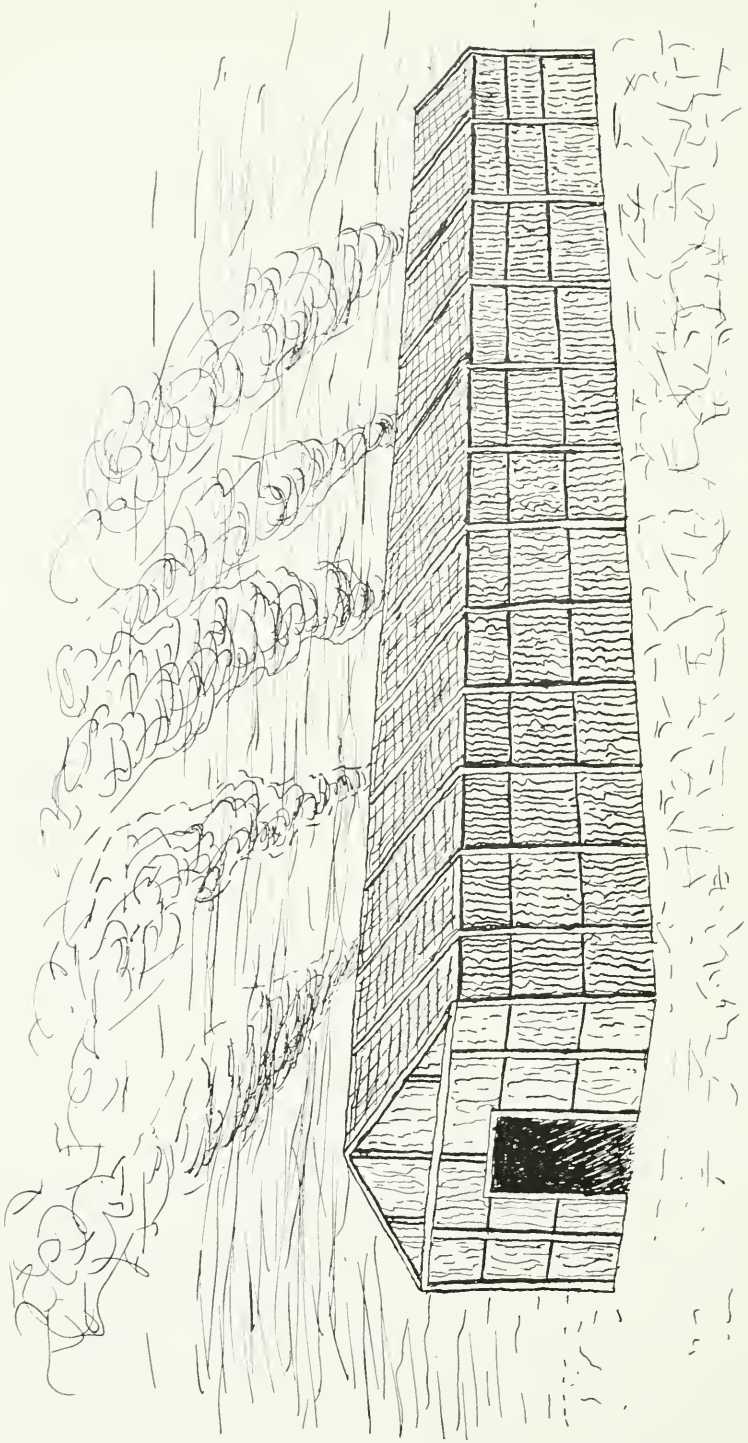
Habitation.

The Iroquoian tribes built long houses of poles with a covering of bark. Lafitau, referring to these houses, writes: "Their houses also are in the form of a vault or garden arbour; they are five or six fathoms wide, high in proportion and vary according to the number of fires. Each fire adds twenty to twenty-five feet to the length of a cabin of a single fire, . . ." "Five or six fathoms wide" would make the houses about twice as wide as one at Onondaga described by Bartram: "This cabin is about eighty feet long, and seventeen broad, the common passage six feet wide; the apartments on each side five feet, raised a foot above the passage . . ." (Bartram, J., (1), pp. 40-41). The apartments were bunks set against the outer walls, having walls at the two ends and a roof about five feet above the level of the floor; they projected about five feet towards the middle of the house. Lafitau makes these bunks about twelve or thirteen feet long. The disagreement of details in the two accounts may be due to local variations in the dimensions given a house.

The bark for the sides and roof was put on like shingles, over-lapping. Poles were placed over the bark at intervals and were bound, through the bark, to the framework underneath. There were two doorways, one at each end. At each end of the interior were separate vestibules separated from the rest of the building by bark walls. Along the passage, at intervals of about thirty feet, were fires, from which the smoke escaped through square holes in the roof directly above.

One house sheltered many families, each of them occupying one of the bunks. On the roof of a bunk were placed the household utensils of the family occupying it. Lafitau mentions large chests made of bark, and measuring about six feet high, which, he says, were placed "between the platforms," that is between the bunks, and which were used for storing corn. The vestibules were used as wood-sheds in winter, and as cool sleeping apartments in summer.

How the inhabitants of these houses managed to endure the extreme cold of winter, is remarkable. The houses were cold in winter, and so hot in summer that they were called "hot houses" by the traders. Among the chief discomforts



Iroquoian Long House. (After Morgan.)

Lafitau mentions the fleas and the smoke which did not all escape by the exits provided for it, but hung about the upper part of the building, so that if one stood up, one's head was in it. This last inconvenience must have been very great in heavy rains, when it was necessary to have the smoke holes covered with sheets of bark.

Travel and Transportation.

Information on modes of travel and transportation must, of course, come from historical sources, as there is no archæological evidence of this phase of material culture.

One of the characteristics of the Iroquoian tribes was their lack of water transportation in comparison with that of neighbouring tribes. They had, it is true, a canoe made of elm bark, but it was rather a clumsy affair at best.

Most of the travelling was done on foot. Supplies were carried in pack-baskets or tied to carrying frames. Both of these were tied to the back of the traveller; and, when the load was a heavy one, a tump-line was used. In winter, snowshoes were worn, and supplies were dragged on toboggans made of bark.

The weaving of snowshoe webs suggests a use for centre-eyed needles which are almost invariably found on Iroquoian sites. It is probable that the web was spaced by pushing the points of blunt, awl-like implements between the strings, thus forcing them the correct distance apart.

Securing of Food.

Hunting was done with the bow and arrow, spears probably being used at close quarters and in killing wounded game. Deadfalls and snares were used in trapping animals. Among the remains of animals found on archæological Iroquoian sites are the bones of deer, bear, racoon, fox, rabbit, and others. Bones of turtles and fish are also found. Among birds the principal one seems to have been the wild turkey. Fishing was done with barbed, bone fish-hooks, very much like the modern white man's fish-hook, and lines, probably spun from vegetable fibre. Fish were also taken with bone-pointed harpoons. Few of the harpoon points had holes for the attachment of lines, as among many primitive peoples. It may, therefore, be assumed that they were used in taking only such fish and aquatic animals as could easily be lifted from the water.

Indian corn and squashes were raised in gardens and fields. Drawings by the earliest explorers always show corn much bigger than the charred remains now found indicate. Cultivation of land must have been a very labourious process, considering the primitive nature of the tools used. They were merely sticks sharpened and shaped to forms convenient for use in digging.

Preparation of Food.

Vegetable foods, such as corn and seeds, were prepared by grinding or pounding, stone mortars and discoidal grinding stones being used. Sometimes corn was crushed between two small grinding stones. This is still practised among Iroquoian tribes, the scattered meal being caught in a large wooden hopper. Among modern Iroquoian Indians corn is sometimes pounded in large wooden mortars made of a hollowed log, a long double-ended wooden pestle being used. Corn was stored in pits lined with bark and made water tight. These pits are sometimes found, the corn being carbonized. The coating of carbon prevents complete decay.

Food was cooked in pots made of earthenware, and perhaps also in bark pails. Bark pails are still used by some Indians; the liquid on the inside prevents

them from being burned through at the bottom. The so-called "ash pit" probably represents another process of cooking. It is indicated on the surface of the ground by a circular patch of black soil. This black soil goes down to a depth of a few feet, then comes a layer of fire-blackened stones. These remains suggest the cooking pit of the Pacific Coast tribes. This consisted of a hole in the ground at the bottom of which a fire was made. Stones were cast into the fire. These were covered with a little earth over which was spread a layer of bark or large leaves. The food was put on this layer and covered with another, similar to the first. The whole was then covered with earth and left over night. When the pit was dug up to extract the cooked food, the ashes of the fire naturally became mixed with the soil.

Industries.

Among every primitive people, stone has played, and still plays, an important part in material culture. The Iroquoian tribes made large artifacts such as hammers, adzes, mortars and others, of comparatively soft stone, by a crumbling process. This process consisted of shaping the stone to the desired form by striking it with a hammer stone, thus causing small portions to crumble and fall away. Arrow points and scrapers were made of stone such as chert, chalcedony, quartzite, and quartz. They were made by chipping by percussion or by pressure. In pressure chipping, small cylindrical bone tools were used, the pressure being applied at the edges. Few drill points are found on Iroquoian sites. They must have existed, however, as stone pipes having the bowls and stems drilled are found. It may be concluded, then, that they were made of wood and used with sand and water. The wood has, of course, decayed long ago.

Bone was used to a great extent in the manufacture of artifacts, as was stated earlier in this article. It was easily obtained as a by-product of hunting, as was also antler. Awls, fish hooks, harpoon points, wedges, conical arrow points, arrow shaft straighteners, and cylindrical pressure chipping tools were all made of bone or antler. They were first cut roughly to shape, and afterwards finished by grinding and rubbing. Chisels were made of the incisor teeth of the beaver, and were sometimes provided with handles made of antler. Knives were sometimes made of the canine teeth of the bear.

Most of the above tools were, no doubt, used in wood-working. All actual wood-work has, of course, decayed beyond recognition, unless embedded in some swamp, where it would have been preserved, or kept by some early traveller and handed on to his descendants. It seems probable that ancient wooden objects did not differ very greatly from similar objects made by the early historic Indians. Scrapers were used, probably by the women, in removing the fat from pelts. Bone awls and needles were used in making clothes. Holes were first made in the material with the awls. Sewing was then done with the needles, which had their eyes placed at the centre.

One of the most important industries was pottery. Pots were made of clay, tempered with sand or shell. The forms of pots were especially adapted to being laid down on earthen floors or in sand. The round bottoms also made it possible to place the pot directly on the fire, without support, as it sank into the ashes and kept in an upright position. Pots were made in simple forms and without ornamental appendages. Handles were seldom attached, and when they were, were of a rudimentary nature. Some of the pots were of quite a large size, holding about three quarts or even a gallon of liquid.

Dress and Ornament.

Actual charred remains of cloth were found at a village site at Roebuck, Ontario. This site was excavated by Mr. Wintemberg for the Victoria Memorial Museum at Ottawa. Small pieces of cord were also found. A perforated wooden disk found at Roebuck may have been a spindle whorl. Another method of spinning much in vogue among the aborigines of this continent is that in which the thread is rolled on the thigh with the palm of the hand. Clothes for winter wear were, of course, made of the animals hunted for food, or hunted or trapped exclusively for their fur. The tools used in the making of clothes consisted for the most part of scrapers, awls and needles. The scrapers were made of flint, the awls and needles of bone or antler. The skins were cleaned with the scrapers until free from fat. They were then tanned. The process of sewing consisted of making holes at the proper places with the bone awls, and then pushing through the thread which probably consisted of split roots or sinew.

All primitive peoples seem to be very fond of personal ornaments, and the prehistoric American Indian was no exception to the rule. Among the prehistoric Iroquoian tribes, the chief ornaments, as far as archæological evidence shows, were beads and pendants. Ornaments were made of animal teeth, shell, stone and pottery. A strange ornament found at Roebuck is a disk made of the parietal bone of a human skull. It is perforated, showing that it was probably worn suspended around the neck. It was in all probability part of a shaman's, or witch doctor's, paraphernalia.

Amusements.

The only forms of ancient games, of which there are any remains, are games of chance. The American Indian seems to have always been very fond of gambling in some form or other. It is, of course, impossible to tell how the various games were played. But from the nature of the remains, pottery disks, marked bones, and objects of like nature, it seems that the principle on which all of them were based was much the same as that of dice throwing. Occasionally articles are found which seem to have been toys. Such articles are small pots, which appear as though they may have been made by children in imitation of the potters of the community.

Among the earliest historic Indians, story-telling was a very popular evening amusement, and, no doubt, it was also with the more ancient peoples. Smoking completed the comfort of the evening. Pipes were made of clay, baked and usually blackened, and of stone. *The most distinctive Iroquoian pipe is the trumpet-shaped pipe.* It is found among no other tribes in Canada, and, for that reason, is very useful to the archæologist who wishes to establish the identity of a site. Many pipes have animal and human figures and heads modelled on the bowls.

There is no archæological evidence of athletic games, although it is certain that they did exist. Many of them were encountered by the earliest explorers and missionaries. Games such as "snow snake," in which a long straight polished stick was thrown across the smooth surface of the snow as far as possible, lacrosse, and shinny, are, no doubt, very ancient games. The essential accessories of all athletic games were made of wood, and have, of course, vanished.

Art.

The ancient Iroquoian peoples were very fond of artistic decorations and applied them to many objects. Geometric designs, consisting of groups of parallel lines set at angles to other similar groups of lines, were incised upon the rims of pots. They were often supplemented by finger-tip impressions, and sometimes by incised representations of faces. The most realistic art is apparent in the decoration of pottery pipes, the human heads, especially, being truly wonderful in application. No doubt, wood carving was practised to a large extent, as it is to-day, or was until very recently. The chief product of this form of art was masks for religious ceremonies. They were very well executed, as may be seen by looking at some of the many specimens preserved in museums. Basketry and textile art was probably very much the same as it was at the coming of the European, and before it had been corrupted by the introduction of white man's designs.

Summary and Conclusion.

The chief characteristics of the pre-historic Iroquoian tribes then were: a sedentary life; community dwellings; agriculture, and lack of water transportation; and (in the domain of archæology) great use of bone in the manufacture of artifacts, characteristic designs on pottery, and the *trumpet-shaped pipe.*

Whether there was any great advancement of culture before the coming of the white man, or whether there was comparative stagnation for a long period, is a matter of dispute. It seems most likely that there was a long period of stagnation. The mind of primitive man is adverse to change and a slave to tradition. And for this reason the savage makes little progress, unless he is more or less absorbed into a culture superior to his own. One man of progressive mind and striking personality may, however, do much to elevate the standards of his immediate neighbours, and thus make himself the starting point for an advance in culture. And so the problem of man's cultural advance or stagnation on this continent must remain a question which wi'l be answered only by a great deal of archæological research.

Books.

Perhaps those interested in the subject might like to know more about it than they could possibly get from this very general sketch. For them, then, the following list of references is appended.

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EXPLORATION OF THE OSSUARY BURIAL OF THE HURON NATION, SIMCOE COUNTY

By The Late J. Hugh Hammond, Orillia.

In the exploration of the Huron burials and ossuaries, the requirements of the student are many and obvious before any field work or exploration can be made, with any idea of advancement of the study of the life and habits of this almost prehistoric people. First, a knowledge of the village sites is especially important, and of the division of these people into tribes, clans, or septs; also of the trails or roads connecting their villages, and the inner life, so far as known, of the Huron Indian generally.

As a matter of historic value, why were these communal burials made? There must have been a good and moving reason for this custom, if, as we have reason to believe, these communal or ossuary burials were made by the red man, who did nothing without good cause.

As a matter of fact, all of the explorations (or nearly so) have been in the nature of a curiosity-hunting expedition and nothing more. These burial pits have been rifled by the curio hunter, and these people have scattered the means available for writing the, as yet, unwritten history of the Huron people, who were the original inhabitants of the peninsula lying to the north and west of Toronto, up to the great lakes and the Algonquin country.

Accuracy of detail, and statements made without regard to any special theory or to the bolstering up of any asserted theory, should be insisted on, and considered to be the all important point to be kept constantly in view, in recording operations and explorations of all kinds. This should include the topography of the immediate locality, the dimensions of the burial explored, and its relations with the village sites, trails, etc., with distances given, as exactly as possible, from present known land-marks, as well as the authenticated village sites, together with a sketch map of the shape of a mound and the depths of strata or covering soil. The exact positions of the skeletons and remains should be noted in the explorer's memoranda taken on the ground, with the measurements, compass directions, etc.

All specimens should (for identification) be numbered and have a memo of the finding under that number—with remarks, thus aiding the proper identification of the article by the authorities of the Provincial Museum, where all of these articles should, by right, be placed. Many invaluable articles are kept for a time by the curio collector, and, as the interest fades, the article is lost or thrown aside: if properly listed and placed in the Provincial Museum, they would never be lost and would aid, mayhap, in the writing, at some future date, of the unwritten history of this people and province.

All articles of stone should be particularized, with explanatory notes, showing place where found, time, etc., fully, as well as the broken pottery, and articles of bone and metal, such as awls, or piercers, and beads of shell. If there are any articles of metal, such as copper or brass or iron, these should also be noted and numbered, with a memorandum, under a like number of the find, giving locality, depth, and whether associated with human remains or not. In fact the student should aim to go slowly and thoroughly in his efforts to give a complete description of the native productions, such as articles of stone, bone, and pottery, as these are (one might say) the A.B.C. of archæological study. Pipes, pottery of

all kinds, and shell ornaments should also be specially noticed and numbered as above. Chipped flint implements, such as arrow and spear points, gorgets, and other ornamental stones should be just as carefully noted. No fact should be omitted, however trivial it may for the moment appear, as a time may come when that fact will supply needed archæological data, thus aiding in future search and investigation. To the writer, the chief objects always to be kept in view should be:

1. The type of form,
2. The mode of construction and internal arrangement,
3. The methods of burial,
4. The contents of the communal burial and its interior arrangement; and
5. The distances from village sites, trails, etc., with compass directions.

A great deal of assistance can be easily obtained from the inhabitants of the locality, who are invariably anxious to disclose any information they possess. This information, however, should be verified by a critical search of the ground, as oftentimes omissions are made that are of vital importance in explanation, perhaps, of some hitherto obscure or altogether omitted fact.

Any attempt at classification at present must of necessity be, to a large extent, an arbitrary and tentative arrangement. But a grouping of the "finds" should be at least attempted, in order to simplify the work of investigation. This, as said above, can only be done at a central point, preferably at such an institution as the Provincial Museum, by experts, aided by the notes of the investigator taken on the ground, as the variety is endless, and largely a matter of personal ingenuity and predilection of the original artificer. The refuse heaps of the village site demand careful search, as well as the kitchen-middens, and workshop remains, these latter being easily distinguishable from the midden, which at best is only an assemblage of rubbish and offal of the camp site. The sites of the houses or camps should be thoroughly explored, giving distances, directions, thickness of the ash-heaps, and all other particulars, every one of which should be noted on the sketch map, which should show all particulars of the village site, including the refuse heaps and workshop remains. This diagram should show also the corn grounds in connection with the village site, the mealing stones, caches for grains, etc., with all single graves in connection with the village. Some of these single graves have been found to consist of an oblong shaped box, lined with unhewn stone slabs, others again of earth covered by a rough pile of logs to protect the body from the attacks of animals. The source of supply of the water of the village site should also be indicated, contiguity to the main trail, the ease of defence, or of retreat, if necessary—all of these should be noted by the investigator.

The Ossuaries or Communal Graves.

In the investigation of these, the student should devote especial attention to the manner of the placing of the remains of the bodies. Sometimes these were placed horizontally, without regard to the relation of the one to the other, or were placed side by side, in an ordered manner. Very often the skeletons were bundled, i.e. the bones were dislocated and made into a bundle, the skull being placed on the heap or at one end. Again, they have been found folded into a crouching position by being drawn up to the breast, and, in other cases, the bones have been found in a confused heap or heaps, apparently having been removed from elsewhere to the common graves after previous burial, whereby all of the flesh had been removed by rotting or otherwise. Some explorers have asserted that these burials were the refuse of some great battle, and that the bones were

hurriedly thrown into one common pit; but if one pauses to consider the matter, the argument or assertion answers itself. It would be absurd to suppose that the bones could have become wholly detached from the skeletons to which they belonged and have become mixed in the confused manner above mentioned (referring to the smaller bones), and the larger bones be found buried in the ordered manner referred to above. In the ossuary, sometimes, instances have occurred in which the skeletons have been found in a sitting position, facing inwards, around the outer edge of the ossuary. On the sites of the ossuaries in this section, the single graves may have been placed on or near the surface, then the surrounding earth heaped on them, and stones or logs added to prevent the interference of animals with the body. In this section the ossuary almost invariably follows the above description as to location. Sometimes, though not frequently, intrusive single burials, in the top or sides of the ossuary, occur, but these are not common. The indications all point to the ossuary or communal burial being confined to one tribe, or clan, or sept of the Hurons. These ossuaries are generally close to, or in touch with, their village sites, or the main trails connecting the village with others of the same nation, not tribe. In the single graves the mode of burial has been found to be by no means uniform. The bodies have been found in a sitting, crouching, or horizontal position. Generally articles have been found (among the bones) of human manufacture, such as implements, ornaments, and vessels supposed to have contained food. Particular note should be taken by compass as to the direction of the face of the skull, as an idea prevails that these people were, in a sense, sun-worshippers, and hence were buried with the face towards the rising sun. This, however, is only supposition, and until conclusive evidence is gathered from the single burials, nothing authentic can be stated.

In the "Relation des Jesuites" of 1636, pp. 128-139, the burial ceremonies of the Hurons are carefully described by one of the Jesuit Fathers, who, apparently, was writing from personal observation and experience. These feasts or funeral rites took place every twelve years, and only those of one tribe took part in the ceremonies, when all of the bones of the dead belonging to that particular tribe were gathered to one common centre and all buried in one common grave or pit.

On these occasions, before any ceremonies are initiated, the old people and leaders of the tribe assemble together to decide upon the time, and place where the ceremony is to be held, so as to be convenient and satisfy all of the people of the tribe, as well as the outside nations or tribes to be invited. After the time and place are arranged, a great gathering of food is at once instituted, so that the tribe, clan, or sept, may provide properly for the invited guests, as well as provide proper offerings to the dead, who are now to be gathered to one common grave by the relatives and fellow-tribesmen. All honour is given to the remains, which are enrobed in the finest of beaverskin robes, and, when the day arrives, all are entombed together, special care being taken that none are missed belonging to the tribe, clan or sept. Before this, however, any remains of flesh on the bones are carefully removed and destroyed by fire or buried: the bones are then assembled together and carefully wrapped up, and placed, finally, in the pits already prepared for their reception, first, however, being finally wrapped in the finest of robes made of beaver skins. Each family makes its own feast for the dead, thus reinterred. These Huron people had a peculiar belief that each body is possessed of two souls, one of which leaves the body at death, and the other remains with the body until after the feast of the dead. After this feast, the latter soul or spirit is liberated and goes to the "Village of Souls," but the first soul, being attached to the body, remains in mid air, near the body, in the cemetery or ossuary. The Hurons describe these souls as "Atisken" and the bones also.

After the various ceremonies described by the Jesuit Father, at a given signal, all of the bodies are placed in the burial pit, and a distribution of presents to the neighbouring visitors is indulged in, and the final offering to the dead is made, which consists of food, ornaments, weapons, etc. A number of pots and kettles are placed in the grave or ossuary, each being first rendered useless by holes being made in the sides or bottoms, these utensils being supposedly for the use of the dead in their spirit wanderings until they reach "the Village of Souls." Baskets of corn and food of various kinds are also buried with the remains. This burial feast, thus minutely described, occurred near Ossossane, one of the Indian villages in Tiny Township. The chief man, Akenhiondic, invited the missionary to the ceremony, and each participant in the ceremony gave liberally. In this gift-giving at the grave side, many of the poorer inhabitants gave almost their all, depriving themselves, possibly, of necessaries in order to keep up an appearance equal to that of the richer in this celebration and gift-giving. The missionary, whose description has been quoted, was the martyred priest, Jean de Brebeuf, and the account of the ceremony was written on July 16th, 1636.

From the above extract of a closely observant Jesuit missionary, one can briefly sum up as follows:—

1. Each tribe of the Huron nation adopted the following mode of burial—first in single graves or on scaffoldings, until the period of the tribal or communal burial took place. The removal of the bodies to the central point agreed on, the desiccation of the bodies, and the removal and destruction of any remaining flesh thereon. The placing of the bones in the communal grave, and the final offerings before burial to the spirits of the dead.

2. These ceremonies occurred in a certain ordered manner common to the tribe and nation, from which one can easily deduce the fact of the worship of the dead, and an appeal to some higher power for their acceptance and that of the services connected therewith.

3. Fire occupied a prominent place, and gift-giving was invariably indulged in, both to the spirits of the dead, and to the tribal visitors.

4. A natural religion, or superstition, prevailed among this people prior to the visits of the Jesuit missionaries, and

5. The final deduction, or rather question, at once arises—where did these Huron Indians, and the red man generally, originate? Guesses are useless—known historical facts and inferences therefrom can supply the only true answer. If we accept the biblical theory—how did these people cross the Atlantic or Pacific and when? Why the difference in colour? In fact, the questioner may question and still the solution is as far off as ever. The question resolves itself into a great WHY? It still awaits solution notwithstanding our boasted learning and searching, and the aim of the student should be to add his or her little link in the chain of evidence, so as to enable others to answer, if possible, this great riddle of existence.

The nearly universal custom of depositing with the corpses, or skeletons, articles formerly belonging to the deceased, and other articles of ceremonial relation, with such care that some of them are still in a good state of preservation, enables the student to gather from the sepulchre a life history of the person buried, and of those who paid to them the funeral rites. These things, if faithfully recorded and classified, will aid in the writing of all the known data in connection with this historic people, thus preserving and authenticating, if need be, the observations and field work of the few who have ungrudgingly given their time and ability in piecing together a history of this province's first known inhabitants.

The views of these students ought to be given with care, candor and accuracy, not necessarily as the last word, but for the object of critical analysis and correction, where need be, and verified, wherever possible, by the evidence on which such data is given, for it is only by such comparison and correction, or elimination, that a true statement can be arrived at.

It seems to be generally acknowledged that, at these communal burials, some kind of religious ceremony was performed, in which fire played a prominent part, and the tribal members gave of their most treasured possessions either to propitiate the Good and Evil Spirits, or for the benefit of the ethereal part of those buried. Why these things were done and participated in by the whole tribe, no explanation that will stand criticism has been as yet advanced, though many bare assertions have been made, which all lack corroborative evidence. Some things we do know: for example, the custom of removing any decaying flesh from the bones, before placing in the communal burial pit, prevailed throughout Huronia; and then the destruction by fire of the decayed or rotten flesh, the orderly placing of the larger bones in the ossuary, the placing of food, implements, and ornaments with these bones—these customs have been amply proven. Now the student, who is of an inquiring mind, wants to know the reasons for these things and why these customs were followed by the Hurons only, and not by the immediately contiguous and allied Algonquin people, the Ojibwas, to the north of them.

It can be said without doubt that the Huron people practised communal or ossuary burial—but where did this custom arise? It surely existed after the coming of the Jesuits, and persisted until the Huron nation was extinguished in 1648-49. One of these missionaries participated in the Feast of the Dead in 1636. The Huron country is thickly strewn with ossuaries or bone pits, and as each tribe had these burial rites only once in every twelve years, and as there were only four tribes of the Hurons, the conclusion must of necessity be that this people inhabited Simcoe County for a much longer period of time than is at present credited to them, and long prior to the coming of the white man to America. Any attempt to fix the duration of this occupation must of necessity be guesswork, until a definite numbering of these burial pits is made. Also any attempt to fix the duration of this custom, or the beginning of it, is inadvisable until the further evidence above suggested is obtained, if obtainable at all.

Another thought is worthy of investigation—namely, the route followed by these Huron people in their coming into this section of country. Many statements are made, but they lack the outside evidence and the corroborations necessary to definitely establish the journeyings before the final settling down of these four tribes in Huronia proper. Had the Hurons a creation myth, and if so, what was it? We know from their ordered life and customs that the Hurons had some religion, if so, what was it? Who was their Great Spirit or Originator? Of course we have the Jesuit Relations, but these at best extended only over a period of, at most, thirty-four years, and must have had the glamour of the Christian religion thrown over them, which tinges all those writings. So that we are reduced to the field work only, as an authentic source of information. No known written or pictorial remains exist to verify any statement made, save the remains of this people in their bone pits or ossuaries; hence the need of a careful and systematic search being made and record kept.

Did the Hurons attribute diseases to the Evil Spirits, the influence of enemies, etc.? What was their knowledge of the curative effect of the medicinal plants, roots, herbs, and barks, of the locality they lived in? Had they any reasonable system for the use of the emetics, purgatives, and sweatings, indulged in by them

in their cures, or was the whole system simply guess work, used by the operator to impress the friends of the sick one, not to cure the disease or to propitiate the evil influence. From the remains found in their ossuaries these people must have been of a high grade in physique, and their implements show us that they were well advanced in culture, being at the polished stone age at least. They were an agricultural people, as witness the charred corn found in these pits, and they ground the corn, as witness the mealing stones. This was prior to the coming of the Whites at all into this country. They had settled habitations, and were living in apparent plenty when Champlain first visited this country in 1615. Their metropolis, Cahaigue, was no small place, having 220 habitations, each one containing from five to twenty families, and from this place Champlain could and did take 2,200 warriors for his raid into the Iroquois country; these are historical facts, well substantiated. The corn grounds belonging to this bourg are well established, the ossuaries in connection with it are also well established, and the site of Contareia is definitely fixed; the mealing stones of this village were noted before removal, fortunately, into the Provincial Museum. The ossuary in connection with this village site has not yet been opened, though one belonging to the Cord people, at a distance of three miles from the site of Contareia, has been rifled by the curio seeker. Many of these ossuaries were partially opened and explored, others again were fortunately left untouched, and await the thorough investigation of the practical archæologist, should that time ever arrive. The assumption by a few of all the knowledge in this direction is a matter to be deplored. Each one can at best be only a student, and this idea should be fostered, not frowned on. Many an intrinsic truth has been glossed over or never noticed at all, simply because it happened to run counter to the ideas of the explorer.

Is there any secret significance in the number four—that of the tribes of the Hurons?—or in the smoke offerings to the four cardinal points, or in the fixing of the date of the communal or ossuary burial of each tribe, or in the period used in the commemoration of the Feast of the Dead? and so on—*ad libitum.*

These ossuaries are exceedingly interesting to the antiquarian and archæologist, and are valuable in illustrating the habits, customs, and condition of the people by whom they were made. They reveal more to the student in regard to the habits, beliefs, and art of the Hurons than at first appears, and are deserving of the most earnest and careful exploration. The gifts, too, and the property of their dead deposited in these ossuaries, illustrate their advancement, and cast some rays of light on their customs and daily life, and, in some degree, on their religious beliefs and superstitions. Their individual traits, their social life, and their personal regard for each other, can all be studied by a persistent and thorough search of these bone pits. Each tribe had some tribal differences in the external form, or markings of their utensils, weapons, and ornaments, all of which should be carefully noted and marked.

It may be remarked that, in regard to all of these Huron ossuaries, no trace is ever discovered of the mortar-like substance which is found in those of the United States, or farther west in Canada; while the remains of pottery vessels, large and small, pipes made of clay and burned, beads, and all the valued relics, such as stone axes, arrow points, and other stone utensils, are numerous. Very few iron axes have been found buried in the ossuaries; they are surface finds or else are discovered in single graves only. Two of the peculiar features of the ossuary burial are the methodical arrangement of the bones, and the numerous gifts as mentioned above. The polished stone axes and flint arrow-heads, and

spear points, and the arrow-points of native copper, the beads of shell and stone —all these should be considered in the summing up of the comparative age of the ossuary.

As a general rule these ossuaries are in a rounded form, always in sandy soil, well drained, and in some prominent position on a rise of ground contiguous to a village site, and near a main trail or road of these people. They vary in size, but are supposed to contain all of the dead of the particular tribe, for the period of twelve years preceding the communal burial. In the period between the dates of the communal burials, only single burials or scaffold burials took place, and then the remains were brought to the common centre, at the time of the communal burial, by the relatives and fellow-tribesmen of the deceased. The walls of the ossuary are quite pronounced and, if the digging is carefully done during the exploration, they can be definitely ascertained, as also the depth of the original excavation. Generally at the bottom, around the sides, will be found the ordered piles of bones, with the skull placed on top or at the end of the pile; the gifts then were apparently laid or thrown around the bottom of the cavity.

There are, perhaps, no other remains of what the white races called a barbarous or uncivilized people that give us so clear an understanding and conception of their culture, customs, and religious beliefs, as do those of their dead in these ossuaries. By a study of these modes and customs we may arrive at some just appreciation and understanding of their superstitions and religious beliefs, and by a study of the relics buried with, and found in the receptacles of, the dead, we are enabled to arrive at some understanding of the state of civilization which they had attained, as well as a knowledge, to a limited degree, of their arts, manufactures, and general mode of life.

Did these people possess a knowledge of agriculture and practise the employments of an agricultural people, while their immediate neighbours to the north of them did not? Why did the Huron people dispose of their dead in the ordered way that they did, while the Algonquin people (or Ojibwas) immediately to the north of them did not?

Why did these people use fire in their ossuary burials and ceremonies, when the Algonquin people did not do so in the disposal of their dead? Was this Huron people an offshoot of the mound-builders of Mexico, who had degenerated in their wanderings before settling in Simcoe County? Brebeuf, in his enlightening Relation in 1636, gives a painstaking description of the one ossuary burial which he witnessed, and to this description the archæological student, by a study of the remains, must add, if possible, and so help to clear up any doubtful or disputed point as to the culture of this people as a nation, their modes of life and customs, their advancement in civilization, etc. In these ossuaries the confused yet ordered masses of human bones show that these bones were placed in this common burial pit after the flesh had been removed, either by rotting naturally, or by human aid. This custom of the burial of all the bones together prevailed all along the Atlantic seaboard, long prior to the coming of the "palefaces," as evidenced by the remains. This Huron people also placed in these ossuaries objects of use or ornament then prevalent among them. In fact, the archæological student is met at every turn by the question—why? What was the reason? That this (ossuary burial) was a custom of the Huron people when first encountered by the Whites, and even down to their dispersal and subsequent extinction as a nation in 1648-49, is well authenticated, both by Brebeuf and by the field exploration of these burial mounds. This custom also prevailed among the Indians of the United States. Lafitau in his "Moeurs des Sauvages," Vol. 2, pp.

420-435, and Bartram in his Travels, p. 516, mention this custom as existing among the Choctaws, and a number of other authors bear witness to the prevalence of this custom among the southern and eastern Indians generally. It is a well attested historical fact that such was also the custom among the southern Indians up to the Mexican frontier. Did these Huron people originally come from the south? Did they bring with them this custom obtained from the Toltec or Aztec races? Who can tell?

* * *

THE JEMEZ INDIANS

By Albert B. Reagan.

In north central New Mexico, fifty miles north of Albuquerque, there is a massive uplift in the shape of a giant lobster's left hand, with thumb and finger extending southward. It is a world of mountains and valleys, of towering forests, and living streams. It is a country of majestic mesas which taper into many a commanding portero flanked by deep canyons. High rock mesas also assume fantastic shapes, huger and more impressive than the Garden of the Gods. This region is known as the Jemez Mountains.

To visit the valley in the hollow of the great hand, the scenery exceeds expectation. To the north, in Guadalupe canyon, are extensive falls, and in the canyon of San Diego are hot springs and a picturesque soda dam, formed of travertine deposits. Still farther to the north is a forest-covered plateau and great valleys surrounded by cliffs and craters. To the northeast, Mount Pelado arises to the blue sky. To the east the Cochiti range shuts out the morning sun. To the southeast across lava-capped mesas, the Jemez River joins the great river that "flows in the direction of the sun at noon." Still farther southeast the high escarpment of the Sandia Mountains rises abruptly from the plains. To the south are white-capped mesas; to the southwest, mesas and escarpments of stone so red that they reflect the rays of the morning sun. And to the west, the Nacimiento range gives the sky a ragged horizon, while in the valleys are red and white-tufa domes and castled buttes. While at one's feet is the Pueblo of Jemez, a more picturesque village than any of the Rio Grande Pueblos, the largest and most interesting of the New Mexican Indian towns. Moreover, a trip through the region to the Jemez Hot Springs and on to the top of the plateau, is a journey of rapturous delight to any one sensitive to a magnificent landscape which runs to titanic proportions and vivid colouring. The mesas behind the pueblo are blood red, and glow in the light of the setting, or the rising, sun like molten lava; while in the distance, crest rises above crest. And, again, as the visitor proceeds up the canyon above the village, on a steep wall of the cliff, west of the river, is pointed out the figure of San Diego with streaming hair and mantle wrapped about him. Night finds him at the bubbling hot springs at the foot of the ruin of the massive mission and convent of San Diego de Jemez, and the ancient pueblo of Gyusiwa, which played such a prominent part in the early history of New Mexico.

Recently there has been a growing interest in this region in an archæological way. This has brought about the acquiring of the historic mission ruin of San Diego de Jemez for the state, through the efforts of the Museum of New Mexico and the School of American Research. This, too, has brought the Jemez Pueblo Indians before the public.

These Indians belong to the Tanoan family. According to their traditions, they came from the near north from a lagoon (the Canyon of the Colorado) called Uabunatota, though they seem to have originally come from the far distant north.

Their origin myth is as follows: "This earth is flat and round like a pancake, and is known to possess four places of habitation, situated one above another. Each has for its roof the floor of the apartment above it, except this one, which has the sky. A long, long while ago our people lived in the apartment beneath

this one. For a long, long time they lived there. Finally one day a man saw a hole which led up through the roof to this world. He crawled up through it, and all the people followed him. The mouth of the hole being in the far north, a council was called. At this meeting the 'principals' decided to move toward the noon-day sun. Said they: 'The sun warmed the place from which we came; therefore, by moving toward it, this earth must become warmer.' So they began their march over mountains of ice and snow toward the boiling ocean. For a long, long time they journeyed; but the land of sunshine was not reached. On, on they marched till their food supply became scanty, and their blankets became worn out. Then one by one they died of cold and hunger. For a while those who survived kept up courage even under the adverse conditions, and continued their onward march. At last, however, their numbers being so depleted, they became despondent and wished all to die. At this juncture the mother god, the moon, prayed to her husband, the sun, to save the remnant of men, their children. So the sun took one of the survivors of our people, painted his body in transverse black and white bands, decorated his head with corn husks, and suspended an eagle feather behind each ear. As soon as he was thus painted and decorated, this man became a 'funny man,' and began to dance and cut capers, and make grimaces. So interested did the people become in his performing that they forgot their sorrows and became glad. They then resumed their journey, which they continued till they reached the confluence of the Rio Grande.

"Here in this valley they ceased their wanderings and took up their abode. Being few in numbers and not being trained in the arts of war and defense, they were afraid of the savage tribes—Apaches and other nomadic tribes who dwelt in the region. So they established their places of habitation in narrow canyons, along cliffs, and in caves. In these they lived a great while, subsisting on the grain they raised and on the plentiful game. Then the savage hordes began to make inroads into the territory. They killed all the game, or, by their presence, made it unsafe to hunt. They took the fields, one by one. They drove the people to the cliffs and caves; and then captured these strongholds by storm or starved the people until they came out of their own accord and gave themselves over to be slaughtered or to be enslaved. Only a few places still held out and these were reduced to such straits that their capture, followed by the massacre of the prisoners, was daily expected. Their annihilation was certain.

"Again, the mother god prayed to the sun to save their children, and a second time the great father came to the rescue. At this time he placed among them a 'knowing man,' whose name was Pest-ya-sode (sometimes confounded with Montezuma).

"Pest-ya-sode defeated the enemies, raised the siege of the caves and cliffs, and drove the savages out of the narrow canyons. He trained the people in the art of war. He led them out into the open country. He at last expelled the hostile tribes from the region after a desperate encounter. He instructed the Indians to build villages in horseshoe shape with continuous outer walls, so that they served both as places of residence and as fortifications. He taught them their religious rites and ceremonies. He instituted the sacred hunts. He taught the people to paint their houses and edifices of worship in representative figures of the gods. He made the column-dancers the sprouters of grain; the 'funny men' the maturers of grain and of everything that lives and grows upon the earth. To the god-clown dancers he gave power over 'sickness' and death. To the sun priests and their aides he gave power to intercede between those above and men.

"For a long, long time he lived with them, extending their territory, building pueblos, and erecting kivas. Finally, after he had made them a powerful and prosperous people, he called them all together and told them that there were many peoples that he must teach as he had taught them, and that he must go and instruct them. 'Then,' said he, 'when I am gone you will neglect to do the things that I have taught you. Therefore, will my father, the sun, come in his wrath, destroy your pueblos, and give your fields to another race. After that will you return to do the things I have commanded you. Then when you have returned from your evil ways, will I come on the wings of the morning in the chariot of the sun, expel the intruder from the land, restore your ancient possessions, and establish you in all your former glory'."

The Jemez Indians are first mentioned in the chronicles of Coronado (1540-42). According to Castañeda, the historian of that expedition, they were then visited by Captain Barrio-Nueva and a "handful of soldiers." These left Tiguex (near the present Bernalillo) to secure provisions and clothing for Coronado's army. They first visited the Queres nation of Santa Ana and Zia; at the latter place they made the Indians a gift of six worthless cannon, so they would not join in the wars against them. From there they proceeded northeastward to the Jemez country where they found seven pueblos in the Vallecieto Viejo drainage area and three in the Hot Springs district.

The region was again visited by Espejo in 1583, and by the Oñate expedition in July and August, 1598. Pedro Fray Alonzo de Lugo was the first missionary appointed to the Jemez, and the first resident missionary was Fray Geronimo de Zarate Salmeron. The latter constructed the first church in the region in 1618, and in 1626 he reported that he had baptized 6,566 Jemez Indians. He also prepared a catechism in the Jemez language.

Famine and the Navajos then scattered the tribe, forcing them to roam the mountains. Then in 1622, Fray Martin de Arvide took up the task of bringing them back to their own homes. This he succeeded in doing, settling them in three villages. He then built the mission churches of San Jose and San Diego, the latter being the mission recently acquired by the state.

The years from 1630 to 1680 were full of vicissitudes for the Jemez. They allege that the Spanish rule was unbearable. They assert that they enslaved them, that they took their women, and that they forbid them to worship their gods. They also state that, worst of all, these people stopped the Indian ceremonies over the dead. This caused the departed to be wanderers in the land beyond for all time. The dead had no sun-god drawing to aid them on their long journey. They had no thunder-darts to protect them on that dreary road. There was no road-runner to lead them along that rough, dark road to the land of bliss. Consequently, being unable to reach that land of continual dancing and feasting, they were compelled to spend all their days and all their nights where storm clouds are continually overhead, the bolt-lightning is the trees of the land, and the thunder is the only music they have.

These things caused them to try to rid the country of the hated race. This brought about repeated intrigues and revolts. About 1644, they conspired with the Navajos against the Spaniards. In this uprising they killed many pale-faces living in the vicinity of their villages. One of the Spaniards killed was one Naranjo. But unaided by other tribes, the Spaniards came in force, defeated them and captured many prisoners. Of these, twenty-nine were hanged, and many more were sold. Again, in 1650, they confederated with the Navajos together with the Tewas of Isleta and Alameda and the Queres of San Felipe and Cochiti. The planned revolt at this time was to occur on Thursday

night of Passion week, when the friars and soldiers would all be at church; but a Spanish captain by the name of Vaca discovered the plot; nine of the intriguers were hanged, and many more were sold for a period of ten years. The Navajos then resumed their hostility toward them.

Then came the Pueblo rebellion of 1680 in which the Spaniards were driven from the country. In this revolt the Jemez took a prominent part. They murdered their missionary Fray Juan de Jesus at Gyusiwa (San Diego de Jemez); but Fray Francisco Munoz, the missionary at San Juan de los Jemez (near the present canyon), with the alcalde mayor and three soldiers, succeeded in escaping to Sia where they were rescued. Local legends vary as to the manner of death inflicted on Juan de Jesus; but no doubt, it was horrible enough. The generally accepted tradition is that on being advised that the insurrection had actually begun, the braves daubed themselves with war paint, shouted, shrieked, hallooed, and danced till they were frenzied. Then they all rushed to the church, where the devout *padre* was in prayer, preparing for the inevitable, horrible death which he knew was soon to come to him. With a shriek, a howl, and a terrifying war-whoop, they rushed into the sacred edifice, knocked down the lighted candles and broke the sacred image to pieces. They then seized the praying father by the hair and dragged him without the building, paraded him around that edifice on the back of a hog, and finally beat him with sticks. Tiring of this sort of amusement, they made him get down on all fours. His cruel persecutors then got on his back and lashed and spurred him till he fell dead. Then having destroyed all in the village that pertained to the worship of the white man's God, they set out to aid their Indian neighbours in further destruction and murder.

But the driving of the Spaniards from the country was only the beginning of trouble. The worst for them was yet to come. Inter-tribal wars followed. The Utes, Apaches, and Navajos also renewed their raids. The Spaniards, too, were not idle. As one writer puts it, "it rained ashes."

In 1681, when Governor Otermin attempted to regain possession of New Mexico, the Jemez fled to the mesas, but returned to the valley on the evacuation of the region by the Spaniards. Here they remained till 1688 when on the approach of Cruzate, they fled again to the heights, fortifying themselves in the mesa village of Astialakwa at the forks of the river. So far as the writer can learn the Spanish records do not mention them in connection with the *entrada* of Pedro Reneros de Posada against Santa Ana and Sia in 1687, or the Cruzate expedition above that wrecked Sia, killed six hundred of both sexes and different ages, and executed four medicine men in the plaza in 1689; but the Jemez traditions are that they took part in both of these battles. It is also their belief that it was the coming of their braves that caused both Posada and Cruzate to retreat from the region.

In 1692, De Vargas, the newly installed governor at El Paso, found them in the fortified village of Astialakwa on the mesa summit; but, though hostile at first, they were induced to descend and to promise the Spaniards their support. They, however, failed to keep their word, but waged war during 1693 and 1694 against the Queres of Sia, Santa Ana, and San Felipe, on account of their fidelity to the Spaniards. Vargas returned to Jemez in 1693, when they again reiterated their false promises. Their breaking their word this time led to a grand assault on their stronghold the following year.

On July 21, 1694, with 120 Spaniards, Vargas joined the Queres under Ojeda of Santa Ana in an attack on Astialakwa on the mesa at the forks of the river. Anticipating the attack, the Jemez made a counter attack on Sia on Mesa

Colorada, three miles west of the present village of Jemez, but were repulsed with a loss of five men. Then with the Santa Ana and Sia allies, Vargas took the Jemez mesa by storm. The legend concerning this battle has it that San Diego, whose figure now shows on the canyon wall adjacent, led the Spaniards in the attack. The position appeared to be impregnable and the Jemez were apparently victors, when the Spaniards dividing their forces into two parties, made a frontal attack on the cliff with one, while the second detachment stealthily followed a trail that led them to the rear of the Indian position, subjugating the tribe after a terrible slaughter. The official account states: "The battle was one of the fiercest fought. The Sias and Santa Anas did much in securing the place. Here Don Eusebio de Vargas, a brother of the Governor, distinguished himself. The Jemez lost eighty-one killed, three hundred and seventy-one prisoners; the village was sacked and burned; three hundred *fanegas* of corn were captured. The Jemez Governor, Chief Diego, was surrendered; first, condemned to be shot; then, upon the intercession of the *padre* who was accompanying the army, he was sent as a convict to the mines of Nueva Vizcaya: the Indians surrendered him, it is stated, saying that he had been the cause of the trouble. The prisoners, in part, were allowed to go back to Jemez and build on the old site, in the valley, if they would promise to aid in the wars when needed." (Their wives and children, however, were not given back till after the capture of San Ildefonso, September 13, 1694.)

"After the capture of the Jemez Governor, Vargas recovered the mortal remains of the martyred *padre*, Juan de Jesus, and on August 11th following he interred them at Santa Fe."

On June 4, 1696, the Jemez again rose in rebellion and killed their missionary, Fray Francisco de Jesus Maria Casanes. They then fled to the mesas where they constructed temporary pueblos. They were here joined by some Zuñi, Acoma, and Navajo allies. They then waged war against their old enemies, the San Felipe, Santa Ana, and Sia people, but in June of that same year they were crushingly defeated in San Diego Canyon by a detachment of Spaniards from Bernalillo and Sia with the loss of thirty men, eight of whom were Acoma. The defeated Jemez this time forever abandoned the pueblos of San Diego and San Juan de Los Jemez and fled to the Navajo country, where they remained several years. They then returned about 1705, and constructed the present village, which they call Walatoa, "Village of the Bear."

Their remaining history, in brief, is as follows: In 1709 and in 1714 they were raided by their former friends, the Navajos. The Utes attacked the pueblo in 1724. In 1728, 108 of the inhabitants died of pestilence. In 1780-81, and also in 1898, the village suffered terribly from the ravages of smallpox, 63 dying in one week in 1898. In 1750 the pueblo had only 574 inhabitants, and even as late as 1890 it had less than 430; but it now numbers more than 600, as against Benavides' estimate of 3,000 in 1630.

To-day the Jemez village is the seat of both a Presbyterian mission and the Catholic mission of San Diego de Jemez. It also has a good school, and one or more stores. It is surrounded by orchards and fields, and its people are happy and prosperous.

REGIONAL NOTES ON SPECIMENS OF PRIMITIVE COPPER CRAFT

By Frank Eames

In the region of the Thousand Islands, either upon the islands or the mainland, and north of the international boundary between Kingston and Brockville, crude specimens have been found of primitive ornament as well as tools and weapons fashioned out of copper. With a slight digression these notes concern their location, or sites of discovery, which have been made during some fifty years by various individuals, and the objects themselves have been, in most instances, gathered in for safe keeping.

My digression shall be brief.

As soon as reason delivers from the inventive faculties of man a knowledge of the hardening of metals, those inseparable twins—Progress and Development—emerge from their age-long darkness to greet the dawn, when crude embellishments are superseded by the birth of Art, and a steady trend toward the goal of greater perfection in all things becomes apparent, for civilization functions almost coeval with this discovery, which is so pre-eminently essential to its needs.

What may very properly be termed debatable is the query: "Since the North American aborigine had not discovered means other than physical force whereby to work his copper, would he, if nature had afforded him tin, have proven equal to his Central American kinsmen in the art of metallurgy?"

His ancient fires afford no evidence of slag, so he could not have conceived, up to the period of discovery, any idea of forced draft as applied to the extraction of minerals. He tried, according to recorded evidence, to melt his ore, and failed. His Central American brother built his fires on the hilltops and carried his metallic ores there to their "Huaira," tubular in shape, about a yard wide at the base, but expanding in diameter towards the top, and these were set up on the higher slopes of the hills, where they caught the evening breeze, which blows with great force and regularity. Holes were pierced to admit the draught, and in front of each hole was a small shelf, on which a fire was lit to warm the air before it entered the furnace. The ore and fuel were placed inside, and the molten metal ran out into a clay receptacle at the base. These "Huaira" were used at the mines of Potosi well on into Spanish times, and Acosta writes: "There were in old times, upon the sides and tops of Potosi, above five thousand Guayras, which are small furnaces where they melt their metal. . . . . at this day they have not above two thousand."*

In Central America, then, an incipient metallurgical age was in existence at the Columbian period, and it is well known that their artistry in the fashioning of metals for adornment and utility was most wonderful and remarkably beautiful. (See Joyce, page 209, South American Archæology.) What is worthy of our acknowledgment is the fact that the North American Indian did try to extricate himself from the stone tool and weapon state to one of metal, and it is to his crude artifacts, which have come to light during the past four or five decades, that we shall confine ourselves.

With only one or two items of new material not gathered into our provincial museum, let me commence with Wolfe Island, the Grande Isle of the French

*See Joyce 208-209, South American Archaeology.

Native Copper Pendants and Beads.

Regime. This island township lies at the foot of Lake Ontario and within the confines of the County of Frontenac. A property known as the Pyke farm is situate partly in the sixth and partly in the seventh concessions; it is numbered lots 10 and 11 in the sixth, and lot 11 in the seventh concession, and across the farm a small creek drains into Granis Bay. It is situated on the south shore of the island, and about five or six miles in a south-westerly direction from Carleton island—often referred to as Isle aux Chevreuils in works covering the French regime.

This farm has been prolific in relics, a fact no doubt mainly due to the opening of mounds which formerly existed there. Part of these found their way to the Provincial Museum and they are illustrated in one of Dr. Boyle's early reports and likewise on page 89 in his "Primitive Man."

Some unique copper beads were found at this site and these will be referred to with the Tidd's Island discoveries. (See Figures 257 and 259, on page 89, Boyle's "Primitive Man.") Illustrated in the first report of Dr. David Boyle are three or four items of copper. Two of these are of the Pyke farm discovery

and are unique. One of these consists of a copper claw-shaped object, like an eagle claw, tapering and bent, the loop for attachment to a thong being formed by folding the metal. There was a copper pendant found which measures, according to Dr. Boyle's description, two inches in length and one inch in width at the widest part, in which a perforation has been made.

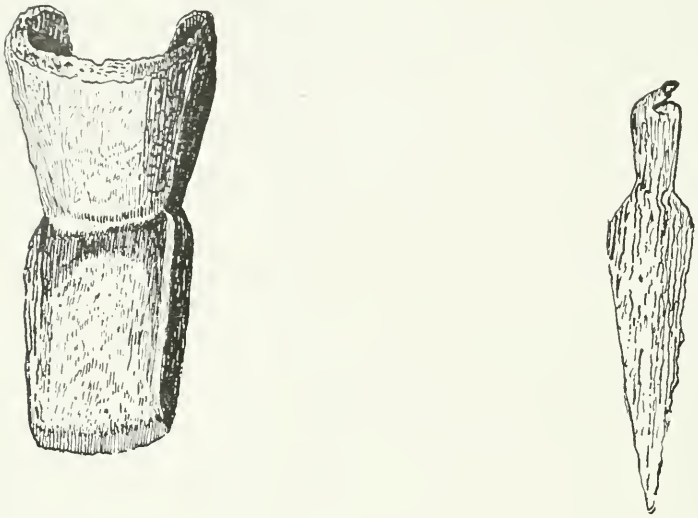


Fig 13 Brockville Copper Implements.

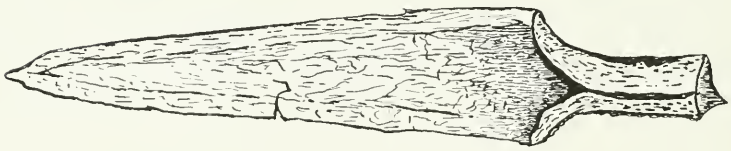


Fig 14 Brockville Copper Implements.

Two other specimens of copper have been discovered upon the island which are shown in Bulletin No. 55, New York State Museum, which deals with "Metallic Implements of the New York Indians." Figure 33, plate 8, described on page 34, as follows: "Figure 33 is another found on Wolfe Island, opposite Cape Vincent, N.Y., now in the collection of Dr. Getman, of Chaumont, N.Y." This is very similar in form to another found on the farm of Mr. Hugh Gray, but the socket is less perfect.

In the same work is another found on Point Alexander. It is thus referred to on page 26: "'It is a fine copper celt from Point Alexander, Wolfe Island, north of Cape Vincent, N.Y. It is much more tapering than those described and is seven inches long. Though just north of our border, it was found by one of our citizens and is in the Richmond collection."

North of Wolfe Island, upon the main land opposite the head of Howe Island, lies Lot 17, Pittsburgh Township, 1st Concession, Frontenac County, owned by the late Mr. Daniel McLean. The pasture land of this farm is bounded by the St. Lawrence River; the situation is high and rocky, covered with hardwood and some evergreen. In a sand pocket, from which sand was being taken, Mr. McLean made one of the most interesting discoveries of this region; indeed, so far as copper artifacts are concerned it is the premier numerically. McLean showed the writer four specimens of copper artifacts and a quantity of beads. Another very fine axe, catalogue No. 28,400 from the McLean find, is now in the Ontario Provincial Museum. Mr. G. C. Wright, of Kingston, likewise secured from the McLean site either one or two axes and some copper beads, Mr. McLean showed the writer two copper axes, one copper needle and one arrowtip of copper. The axes were of the usual type as shown by the illustrations which show each item full size.

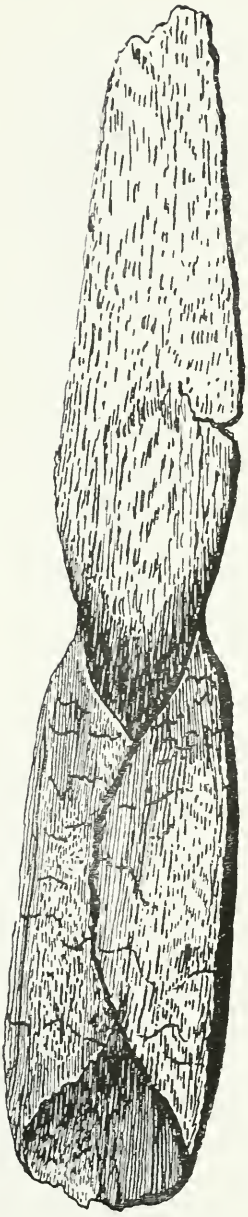
A feature of the McLean copper specimens was, that in all but one instance they lacked patination, as did the beads also. "McLean feared disease, and filed or scraped patination from implements and burned the beads." The axe in the museum is exceptionally well coated and is really the best axe I have seen from the McLean find (referred to as No. 28,400).

The writer, in 1910, discovered an arrow tip alongshore opposite the foot of Howe Island: it resembled the McLean arrowpoint very closely and was coated with a fine green patina.

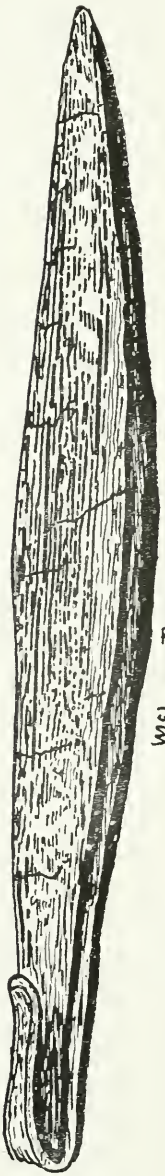
In 1910 a copper arrow tip was found by myself along shore, in the County and Township of Leeds. The site faces the foot or eastern extremity of Howe, or Sir John's Island, (Isle Cauchois of the French). This location is a point which juts out from the north shore of the mainland about two miles west of Gananoque. The location is prominent and heavily wooded, and in the neighbourhood is what has been known to me as an Indian sepulchral mound, not yet disturbed, although some relics have come to light by erosion. The arrow tip resembled the one at McLean's very much, and was covered with a green patina.

In and around this last locality many items of interest have been observed, the most unique, apart from copper, being a pipe of soapstone, which was found entire and of graceful form. The late Mr. Harry Edwards, artist and illustrator, made many minor finds at his summer home, (Red Horse) which is located at the extremity of the point. Indian occupancy is everywhere in evidence in the section known as Lindsay's Point, which, by the way, was also the scene of Capt. Forsyth's landing, at the time of the invasion of 1812, on September the 29th. Mr. Lindsay, senior, some time deceased, found a sword in a tree butt, while clearing his land there, and the weapon is now in Toronto.

No. 113, in the Report of the late curator of the Provincial Museum, the esteemed Dr. David Boyle, to the Canadian Institute, 1886-7, depicts an axe of copper which was found, with many other objects of more than usual interest, in a mound on Tidd's Island; the length of this axe was 4½ inches and width across the bitt 2¼ inches, with the form characteristic of nearly all that have been found. Dr. Boyle says, concerning some unique copper beads found in this site, and which in form resemble those located on the Pyke farm site: "They were lying on a piece of the original hide or leather to which they had been fastened and I was careful not to disturb them. They are made of leaf or beaten copper, rolled into their present shape. In length they measure from 1 inch down to ¾ of an inch, while their diameter varies from 3 to 5/16 of an inch. The fine thongs by means of which they were bound to the hide are still adherent."



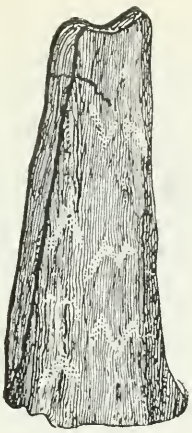
Gray Farm.



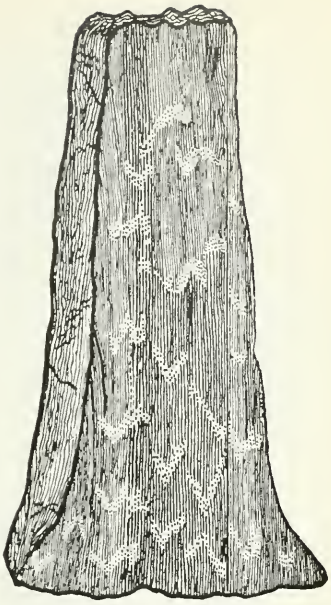
McLean Farm.

McLean Farm.

Copper Axe from Wolfe Island.



Mound Axe of copper. from Tidd's Island.



Copper Axe from Wolfe Island.

To the south-east of this island, or on the foot of it, another site of sepulchral origin still exists, but this has been partially removed, and during these operations a few specimens of copper were found in conjunction with the ordinary stone relics and some human remains. A feature of these remains was very noticeable—the teeth of the section of crania were worn remarkably flat and very smooth, as though the jaw (lower) had moved in a rotary motion during mastication. A portion of this mound is still intact, a fact due, no doubt, to the great oak tree which thrives upon it and wherein the roots have taken hold. This tree is upwards of three feet in diameter.

While digging in his garden some years ago, Mr. William Toner, of Gananoque, came across a crude copper instrument, and although he could offer no opinion as to its possible use, he said that it was large and very crudely formed of porous metal or native ore. This object subsequently disappeared, although it remained upon his premises sufficiently long to have been observed by others.

On the farm of Mr. Hugh Gray, which is Lot 4 in the 1st Concession of Landsdowne in the County of Leeds, a copper artifact, with folded socket, was found by himself. This he gave to an American professor, who spent his vacation season there very frequently. The sketch follows Mr. Gray's description of the specimen, which may be called a knife or spear, and may possibly have been utilized by its ancient owner as a general article of use. A great many objects of stone and chert have been found on this high, sandy location, near what is known locally as "Halstead's Bay" which is a wild, scenic spot of great beauty and grandeur, the rocky cliffs of the bay being well worthy of a visit. The place must have been a rare fish and game resort of the savage, and I have been informed by old residents of the vicinity that there were painted rocks of a genuine character in evidence here, in their day of the early Victorian period.

NEW ACCESSIONS TO MUSEUM

No. 41460.

Shows the appearance of the hollow side of a shell gorget. It is in an excellent state of preservation. This gorget is the only one preserved out of over a dozen located together on a site in Portland Township, Frontenac County. The others were damaged beyond use owing to the carelessness of the workmen who were doing the excavating.

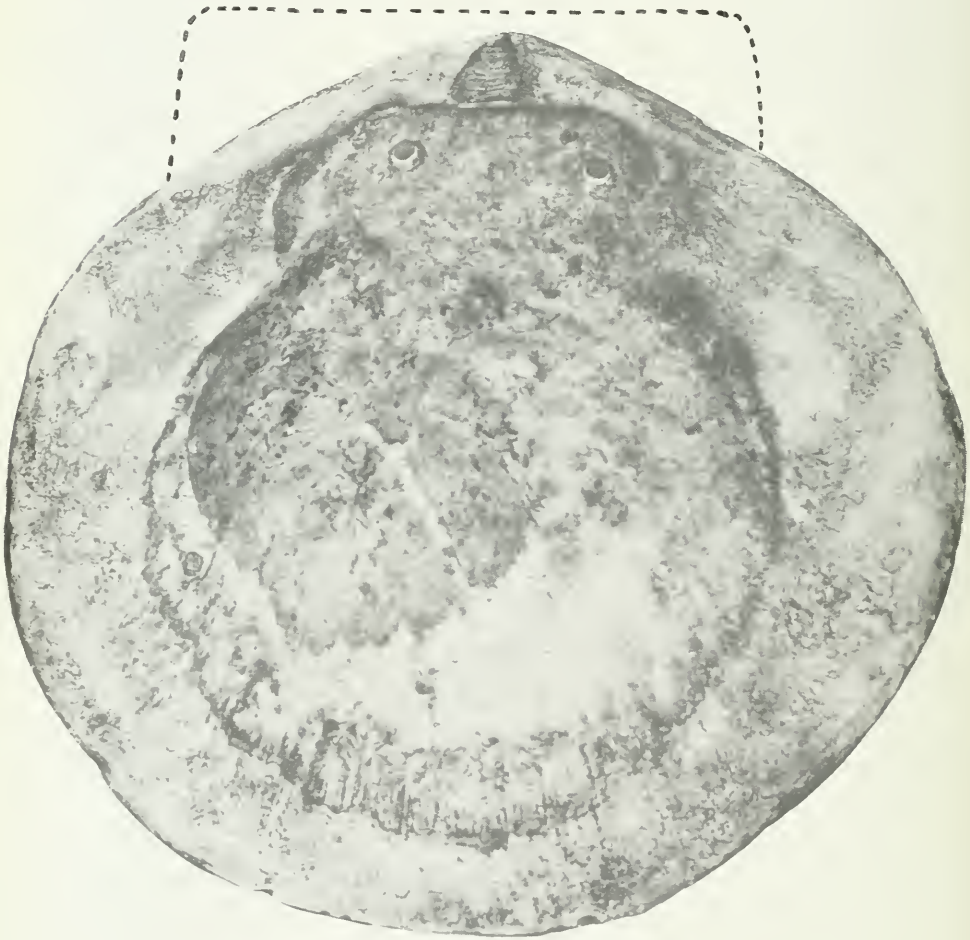


Figure 41460—Diameter 5¼ inches.

An interesting feature is the fact that, up to the present time, all shell gorgets so far found in this Province, to the knowledge of the writer, are made from the outer coil or body-whorl of *busycon perversum.* This gorget is made from *placopecten magellanicus "Gmelin"*. The dotted line shows that part of the shell removed in the finishing.

No. 41445.

This illustration shows the form of a turtle, but unfortunately it is in an unfinished condition, yet shows very plainly the method used or about to be executed. It is very well chipped or flaked into almost perfect shape. The

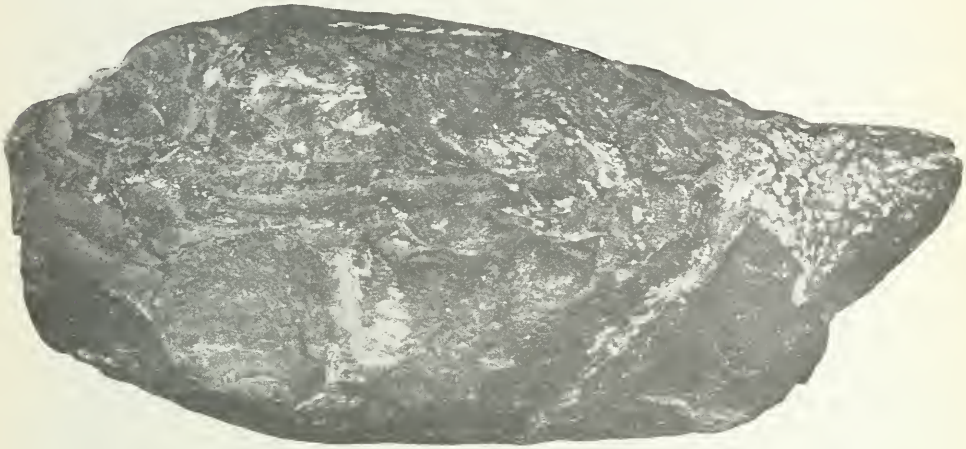


Figure 41445—Length 6¼ inches.

Figure 39438—Full size.

head, neck, mouth and eyes are reduced to a nearly finished state by the picking process, and are slightly polished. It is made of limestone and was found in Hastings County, Ont.

* * *

No. 39438.

This curved chert implement was discovered in Wellington Township, Prince Edward County. It is not a common type, and rarely found in Ontario.

It is made of a brownish grey chert, both edges are quite sharp, well flaked or chipped, and does not indicate that the tool had been severely treated. The use of these objects is rather problematical.

* * *

No. 41447.

Illustrates one of the ordinary large stone mortars found generally throughout this Province, and common in the counties east of here.

Figure 41447—Diameter 7½ inches.

No. 41448

This specimen, from Napanee, is one of the incomprehensibles. The material is limestone, with quartz crystals and fossil forms embedded in it. It is cone shape, 4½ in diameter at the base, tapering upwards to 9 inches in height. The chipping shows that the flakes have come off in the form of the outer side of the embedded fossils. It has been slightly picked all over, after the chipping process.

The peculiar and interesting part of this object is the bottom, which is perfectly flat and polished. It is so flat and true that it will lie snug from edge to edge on a piece of half-inch plate glass. If it had been used as a pestle, the outer edge would show wear and be rounded.

Figure 41448.

No. 41798.

This specimen is one of many large-flaked, quartz implements found in Simcoe County. It is too large and too broadly shaped at the point, to be used as a spear, and the wrong shape to be used as an axe. It strongly resembles specimens found to the south, that have been formed for agricultural purposes. It was found on the Newton site (St. Ignace), Lot 11, Concession 6, Tay Township, Simcoe County, and presented to the Museum by Miss Rowe.

* * *

No. 41628.

This gouge and adze implement, from Orillia Township, Simcoe County, is made of Huronian slate, 13½ inches long, 2½ inches wide, 1 3/8 inches thick.

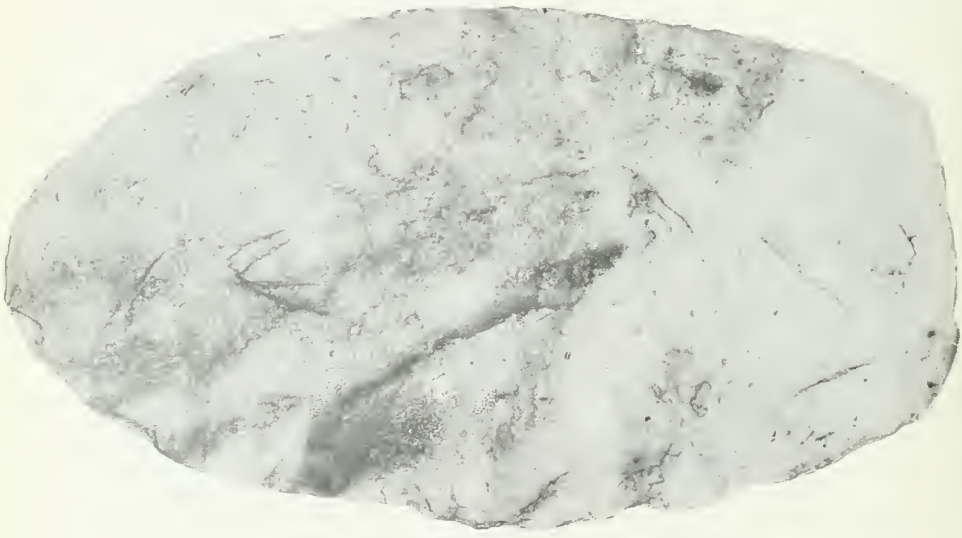


Figure 41798—Full size.

It is well-finished and shows excellent workmanship. The lip of the gouge end is slightly damaged. The fracture is new, so must have occurred since its discovery, either by accident, or as the result of someone attempting to use it.

This is a fine example of the gouge and adze type of implement or tool. They are less frequently met with than are axes and gouges. It is by far the finest specimen of this class in the museum.

* * *

No. 41453.

This banner stone of Huronian slate is from Medonte Township, Simcoe County. This specimen is perfectly straight and flat, from point to point, on the lower edge. The upper edge is crescent shape. The hole is ½ inch in diameter and countersunk for ¼ inch on the flat edge.

Figure 41628.

Figure 41453—Full size.

No. 41626.

The specimen here illustrated, from Medonte Township, Simcoe County, is less finely finished than are most objects of this class. It is not what could be termed a good specimen. The flanges or wings are too thick and not uniform. It also lacks the sharp rise or ridge, running parallel with the hole, which is usually present. The material is slate, but the veining is not as distinct as on many pieces of this type.

Figure 41626—Full size.

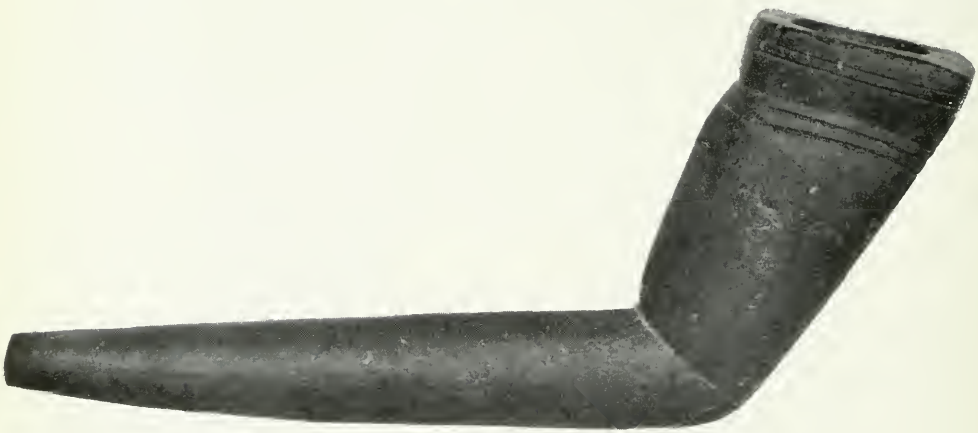


Figure 41466—Full size.

No. 41466.

This pipe, made of limestone, was plowed up in a field on the Napanee River, in Ernesttown Township, Lennox County. It is unusual in shape and, I might say, workmanship. The top of the bowl is oblong 1 inch by 1¼ inches, with sharp, square corners downwards for ½ inch; from there to the base of the bowl it is round on the two sides and back, leaving the front, from top to bottom, flat, with slightly rounded corners.

The writer has no reason to doubt the authenticity of this find, but cannot help but feel that, if this specimen is of Indian origin, the maker must have been influenced by the white man in his design and workmanship.

* * *

No. 41716.

This pipe, from Orillia Township, Simcoe County, is perfectly circular in form, made of steatite, without chip or flaw, and is in a highly polished state.

Figure 41716—Full size.

Figure 41538—Full size.

On comparing this specimen with many others of similar shape made of the same material, we find all have the hole bored through at the base of the bowl, but in some cases in the opposite direction.

* * *

No. 41538.

This illustrates a neatly made and well-finished pipe from Medonte Township, Simcoe County. It is of light grey limestone. The top is oblong with corners nearly at right angles. The bowl is somewhat oval, with the base or bottom perfectly flat for $\frac{3}{4}$ of an inch in diameter.

* * *

No. 41732.

Clay pipe bowl from Medonte Township, Simcoe County. This is one of the most remarkable clay pipes ever found in this Province, chiefly on account of the size. It is by far the largest on record. In design it resembles very closely

effigy pipe No. 41546, in this Report. The opposite side to the view in this illustration is badly fractured, and missing, as also are parts of the head and stem. When complete, it must have been extremely heavy. In its present state it weighs nearly one pound.

Figure 41732—Full size.

No. 41548.

Clay pipe bowl found in Medonte Township, Simcoe County. It may be taken as a typical illustration of what, from the frequency of its appearance in Simcoe County, and the Georgian Bay district, is sometimes spoken of as "The Huron Pipe", although they are occasionally found elsewhere in Ontario.

Out of a collection in the Museum of over a hundred specimens of this flanged, or trumpet-mouthed type, this is the only one which is perfectly flat across the entire top of the bowl.

* * *

No. 41546—Plate I.

Clay pipe bowl from Medonte Township, Simcoe County. This is a type which appears to have been a favourite with the Indians who inhabited this locality. In this, as in others of its kind, the right arm extends to the face.

No. 41547—Plate I.

This pipe bowl is also from Medonte Township, Simcoe County, and is very similar, but in this specimen both arms are extended to the face.

* * *

No. 41717—Plate I.

This pipe from Orillia Township, Simcoe County, represents an almost perfect specimen of a clay effigy pipe. It is well modelled, correct in outline,

Figure 41548—Full size.

figure well-formed, stem nicely rounded. There is no attempt to form lips, toes or fingers. It appears to have been better burnt than is usual, and looks as if it had undergone long usage and been well cared for.

* * *

No. 41730—Plate I.

This clay pipe bowl from Orillia Township, Simcoe County, is in two pieces. It is a very fair imitation of a bird of prey (probably an eagle). Unfortunately the break at the base of the bowl prevents any certainty as to how the stem pointed. Judging from other specimens of a similar kind in the museum from other townships adjacent in the same county, it more than likely pointed in the same direction as the beak.

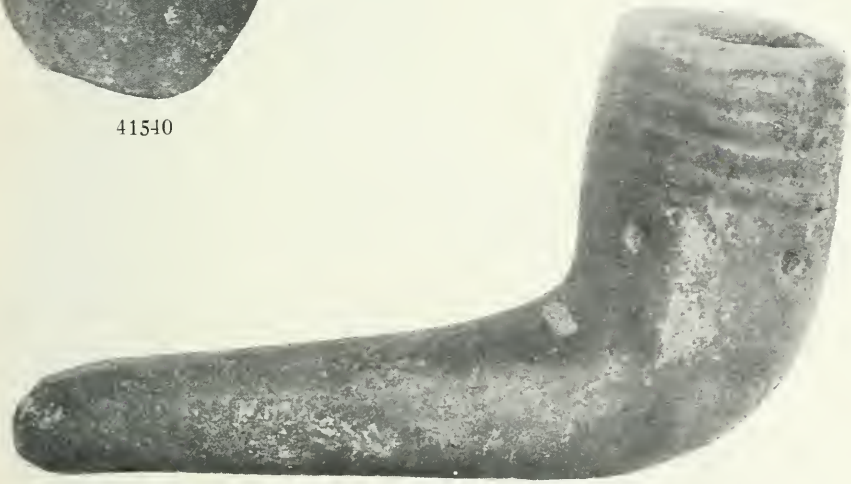
PLATE 1—Full size.

Figure No. 41540 and Figure No. 41545—Clay pipe bowls, and Figure No. 41543, Plate II, complete clay pipe, are from Orillia Township, Simcoe County.

These three specimens resemble one another so closely in design, colour and material, that one can not help but think that they were made by the same person, and at the same time.

41540

41545



41543

PLATE II—Full size.

The surface of these pipes is terra-cotta in colour, and very coarse, in fact, much like the texture of course sandstone. Under the surface the material is dark grey in colour.

Probably in no part of Ontario are well-finished archæological specimens more plentiful than in Simcoe County, therefore the finding of these specimens is unusual.

PLATE III—Full size.

Figure 41627. Figure 41451. Figure 41452.

No. 41627—Plate III.

This bird amulet is from Medonte Township, Simcoe County. It is made of dark slate slightly veined. It has the usual flange tail, and button-like eyes protruding about 3/16 of an inch. It lacks the "fore and aft" hole that is nearly always present in specimens of this type.

* * *

No. 41451—Plate III.

It is a very well-made amulet from Richmond Township, Lennox County. It is of Huronian slate. The head or fore part of the body is discoloured, most likely by iron rust.

* * *

No. 41452—Plate III.

This bird amulet is made of Huronian slate, and was found under six feet of earth in a railway cutting near North Bay, Nipissing District. As a rule bird amulets are found disassociated from other material; this is the first one the writer has record of having been found so far north in this Province. No other archæological specimens were found with it.

* * *

No. 41325—Plate III.

An exceedingly well-made amulet from the camping ground, East Trail Puslinch Township. It is made in the form of a bird which, from the number of similar specimens, has given the name to this class. The eyes are represented by the two button-like protrusions, not round but oblong in shape. This specimen is made of Huronian slate, considerably weathered, no doubt by exposure, to a light drab in colour; otherwise it is in perfect condition. In the museum are ten others of this type from different parts of the Province, namely, Norfolk, Brant, McGillivray, Thorndale, Cayuga, Oneida, Malahide, East Williams, Cardoe, Middlesex Townships.

* * *

Figure (a) Plate IV is an excellent example of a bar amulet. It is made of nicely veined Huronian slate, well-shaped, highly polished and in as good condition as the day it was made.

Figure (b) Plate IV. This illustration of a bird amulet, from Norfolk County, is that of a very interesting, but roughly made, specimen.

As a rule, bird amulets, when found are in a good state of preservation. This short, stubby amulet has the appearance of being the forepart of a larger specimen that probably met with an accident, and which an attempt was made to remodel. The fore holes show more wear, and the aft holes are of a different size, and might have been drilled at a different time.

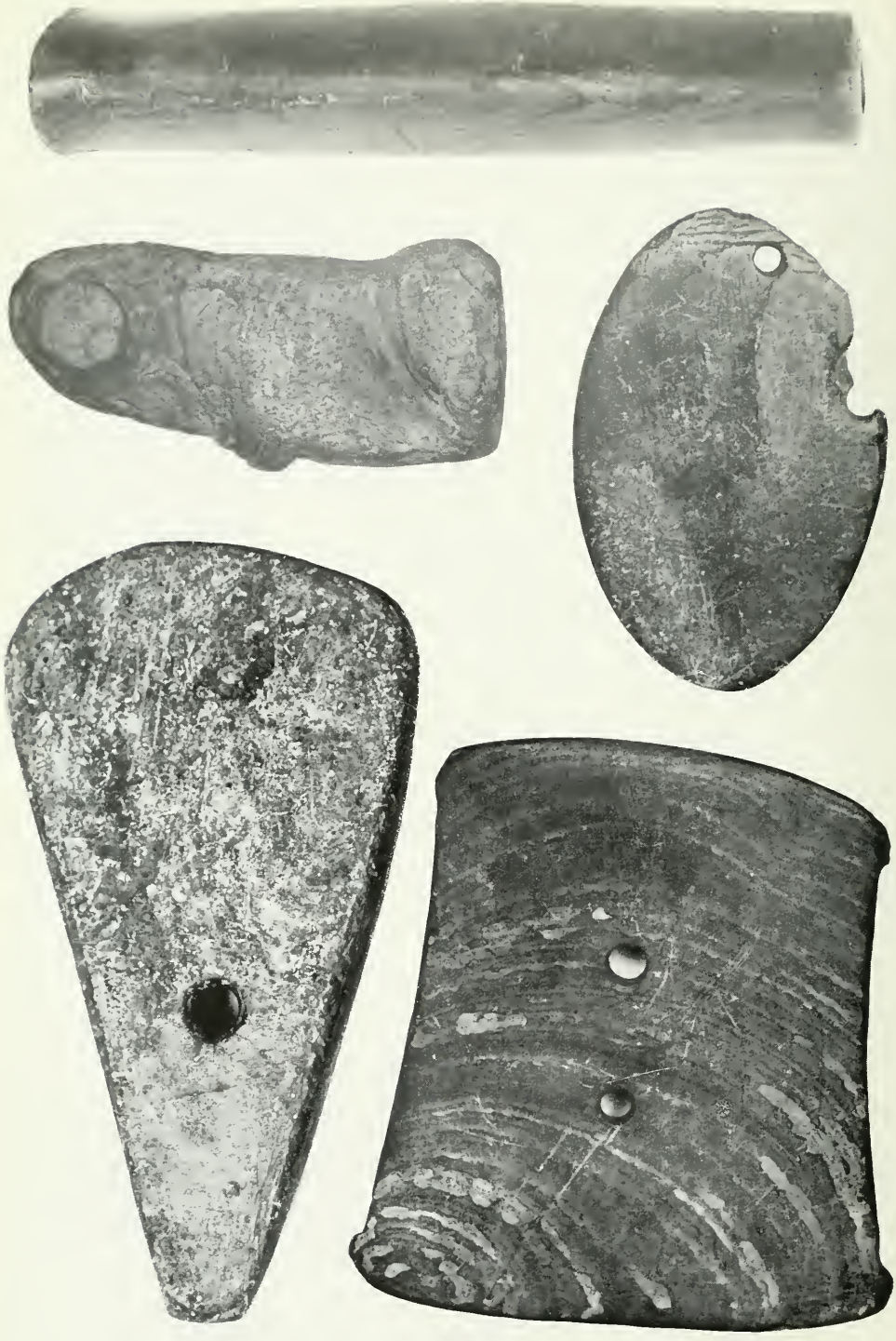


PLATE IV—Full size.

Figure B.
Figure D.

Figure A.

Figure C.
Figure F.

Figures 41585 to 41593.

PLATE V—Full size.

Figures 41585 to 41593, Plate V, illustrates some of the various types of clay human heads collected by Clayton W. Wells, of Waterloo, Ont., at San Juan, Teotihuacan, Mexico, and presented to this Museum.

Figure (c) Plate IV. Many specimens of this kind owe their shape to the natural forms of the material when found.

This gorget or pendant, from Norfolk County has been worked to a thickness of about 1/8 of an inch, and is almost a perfect oval, while the edges are well rounded and smooth. Note position of the two holes.

Figure (d) Plate IV. This gracefully formed gorget is from Norfolk County. It is made of slate, and with the exception of a few scratches on the surface of one side, it is perfect. The holes exhibit no signs of wear.

Figure (e) Plate IV. There can be little doubt that this gorget was shaped from a thin piece of Huronian slate as found. The upper right and lower left hand corners are twisted upwards. The upper left and lower right, downwards. It is a well-shaped specimen and in a good state of preservation.

Specimens (a), (b), (c), (d) and (e) on Plate IV are from the M. M. Smith collection. They are fairly representative types of Indian artifacts found in the County of Norfolk.

SELECTIONS

"Councils are a natural feature of human society. In a single family, living alone, the father may often assume all responsibility, but more commonly he will advise with the wife. Where two or more families are associated in one place, mutual consultations are the result. Make the families a hundred, and a few will represent the rest as a matter of convenience. Out of a great increase come courts, parliaments and senates. Even if the chief man of all becomes autocratic, he would still practically have a council for advice. The aborigines of the northern United States may sometimes have had absolute chiefs, but their power had no wide extent. In the main, each organization was an oligarchy where a few ruled the tribe or nation. Some chiefs often had executive power, but most acts were those of a council. In some cases this had stated meetings, as with the Iroquois, but it could be called to consider special business. For such calls wampum was used, with a tally stick attached to fix the date. The simple tribal council might do little to develop statesmanship, but Iroquois sagacity and eloquence were largely due to the annual or more frequent meetings of their five divisions, and the increasing outlook coming from these. When councils with the French, English and Dutch became frequent, there was a greater stimulus, and when distant tribes came to seek their favour or pay them tribute, they would not fail to become lofty in their bearing and farseeing in their plans.

While the great council of the Iroquois met periodically it was often summoned in extra session for special purposes. To obviate too frequent calls, they had the expedient of delegating powers. One might speak for another in councils, or sometimes the Onondagas might act for the whole. Local affairs were left to national councils as in our general and state governments, those of general importance going to the grand council. In the latter case, the Onondagas, or others who might be present, sometimes held a preliminary meeting with messengers or ambassadors, not as a matter of formal business; but to learn the business, so as to be better prepared when the council assembled. Sometimes ambassadors consulted with a prominent chief, so that he might know the matter exactly, and guard against misunderstandings. It was no uncommon thing to secure his favour and aid by timely gifts. In such a case he was understood to be their representative and speaker. This the council failed not to remember."

William M. Beauchamp.

* * *

"The warriors likewise consult together, on what relates to their particular province, but can conclude nothing of importance which concerns the nation or town; all being subject to the examination and control of the council of elders who judge in the last resource. It must be acknowledged, that proceedings are carried on in these assemblies with a wisdom and a coolness, and a knowledge of affairs, and I may add generally with a probity, which would have done honour to the areopagus of Athens, or to the senate of Rome, in the most glorious days of those republics; the reason of this is, that nothing is resolved upon with precipitation; and that those violent passions, which have so much disgraced the politics even of Christians, have never prevailed amongst the Indians over the public good. . . . What is certain, is that our Indians are eternally negotiating, and have always some affairs or other on the tapis; such as the concluding or

renewing of treaties, offers of service, mutual civilities, making alliances, invitations to become parties in a war, and lastly, compliments of condolence on the death of some chief or considerable person. All this is performed with a dignity, an attention, and I may add, with a capacity equal to the most important affairs, and theirs are sometimes of greater consequence than they seem to be; for those, who are deputed for this purpose, have commonly secret instructions."

CHARLEVOIX.

* * *

"Aboriginal man was a practical lithologist. Unacquainted with any method of reducing ores, he was unable to avail himself of the harder metals, and consequently was compelled to utilize some form of stone in the manufacture of implements intended for ordinary use. The glacial drift, covering three-fourths of the state, furnished an abundance of material for axes, pestles, celts, and other utensils required for rough work; but, while quartzite, senite, and diorite are well adapted for making any tool or weapon which must be both hard and tough, they are unsuitable for use when a keen cutting edge is necessary. For the latter purpose nothing else at the command of the ancient artificer was so suitable as the different varieties of chalcedony. Obsidian and the various forms of agate, so plentifully at the command of Indians in the extreme west, could not be obtained by the pre-historic inhabitants of the Ohio Valley, who were, therefore, forced to adopt the flint, hornstone, chert and chalcedony found nearer home. These occur in quantity from central Ohio eastward, generally imbedded in limestone, but sometimes replacing that rock to a small extent. Many of these deposits contain stone that is coarse, impure, of uneven texture, or otherwise unsuitable for the needs of the primitive hunter or warrior. Direct exposure to atmospheric agencies also detracts from its availability, the manner of cleavage being so altered that the stone no longer splits into conchoidal flakes when struck, but shatters or breaks into irregular fragments. Thus, while a small, sharp-pointed fragment of stone, such as could be picked up almost anywhere, might be serviceable for an arrow-head, the requirements of a manufacturer of finer flint implements were more difficult to meet. He must have had a stone very hard and compact, of homogeneous texture, free from any admixture of foreign material, with a definite line of fracture that could be determined beforehand, and covered by a stratum of earth or rock which would prevent deterioration by weathering; at the same time the overlying mass must not be of such depth or solidity as to prevent convenient access to the desired material."

GERARD FOWKE.

* * *

"It is not positively known whether or not tuberculosis existed among the natives of this continent before the advent of the whites. That it was rare, if it did exist, may be judged from the following indications: (1) No reference to the prevalence of this disease among the Indians is made by the writers who reported on the period of the earliest contact of the whites with the various tribes. (2) There are to this day among the Indians a scarcity of remedies and a lack of specialized forms of treatment for this disease. (3) In many tribes the testimony of the old Indians is to the effect that diseases of the kind were unknown or but seldom seen among them in their early days, or in the still earlier times of which information had come down to them. (4) The old men and women in

many of the tribes are remarkably free from signs of tuberculosis of the lymph nodes and bones. (5) The whites who have been long in contact with the Indians, particularly in the southwest, all speak of the spread of the disease within their memory, while the observations of explorers and men of science indicate a progressive decrease in most localities as we recede into the past. (6) As yet no bones of undoubtedly pre-Columbian origin have been found that show tuberculous lesions, and such lesions are very rare in Indian bones dating from the period of the earliest contact with the whites. (7) The Indian presents everywhere a greater susceptibility to the disease than the white man; this means a lesser immunization of his system, indicating the more recent introduction of the infection into his race. (8) It is to be assumed on purely logical grounds that the disease must have been much less frequent among the Indians in former times when they lived a more natural and active life, were better inured to hardships, and, with exception of particular localities and periods, were better provided with suitable food."

Ales. Hrdlicka.

* * *

"Hunterman carves images of various objects in wood, shell, bone, and stone; he also moulds such forms in clay. This is the first form of graphic art as discovered in ethnology, which is the science of tribal culture. Now, there is a special motive in this stage of society urging men to excellence in primitive sculpture. Much of the time of wildwood men, or men of the hunter stage, is devoted to religious activities. Dancing is always a religious activity with primitive men, and it is the primeval system of worship. But to this element another is added, that of representing to the gods the desires of men; for this purpose an elaborate system of representation is developed. The gods worshipped are the animals, but all things known to wildwood men are animals. The celestial bodies are animals traveling in a path along the firmament, from east to west, where they turn again to find their way underground to the east. All rocks are animals fixed to the earth by magic or scattered loosely upon the earth, because, since they are asleep, their ghosts have departed, for that is the theory of sylvan life. Trees and smaller plants are animals fixed to the earth by necromancy. Clouds are animals, streams are animals, seas are animals, and the clouds are ever descending upon the earth and migrating by streams to the sea, for every drop of water is an animal."

J. W. Powell, B.A.E.

* * *

"In their songs, they praise not only their gods and heroes but also one another, not sparing the praise and lavishing it on those present, who, in their opinion, deserve it. He who is thus praised responds with a cry of thanks when he hears his name mentioned.

They rail at one another with even greater zest, and succeed in this wonderfully. The dancer, on such occasion, takes him, against whom he has a grudge, by the hand and puts him in the midst of the assembly, the culprit obeying without resistance. Meanwhile the dancer continues to sing, and lets fly from time to time some satirical shaft at the victim, who listens to him without saying anything. It is a real school for witticisms, fine irony, playful jokes and biting sarcasm, seasoned with true humour. At each witty remark there arise loud

shouts of laughter from all the spectators, who put life into this sport and often oblige the culprit to flinch under it, enveloping his head in his blanket. But he is not "through" for all that; the other, after having ridiculed him to the limit, puts the crowning disgrace on him by covering his head with ashes. It is an unheard of thing for anyone to get angry at all that is said to him, or to take offence; it is, on the contrary, an exercise of very great pleasure, where each has his turn, and where he who has been patient recoups himself with interest at the expense of his antagonist.

I have been assured that oftentimes the young people, for pure diversion, arrange themselves in two long rows and then proceed to tell their faults to one another without stint, enough to make one's sides split with laughter, until one of the opposing adversaries gives in, knowing nothing more to say, and confesses himself beaten.

It is without doubt from this custom, which the Satyrs of old had, and which our savages of to-day have, that the name "satire" was given to all biting and sarcastic sayings.

Athénee seems to depict for us this dance of our savages by another of which he speaks in which they threw flour. A savage, wishing to "brand" a French officer of some importance (who had been guilty of some bad conduct on one occasion), wishing, besides, to show some respect for his rank, took some flour instead of ashes and covered his head with it. There are several kinds of such dancing, distinguished from one another rather by the subject and motive than by the time of the regulated steps; but I must not omit one circumstance, because some trace of it still survives amongst us: viz., he who is dancing, proceeds to give a present to him whom he invites to dance after him; that is to say, he makes him a present to induce him to respond to his invitation, and this continues from one to the other, each making a present, according to his taste, to him whom he invites.

During these singing festivities they often make distribution of tobacco and other things to those who are invited. They have another kind of dance which is common both to the men and the women; as it is very different from the preceding dances, they do not make use of it in their singing festivals. The "shamans" (medicine-men), often order it as a religious act for the healing of the sick, though it is also a pure exercise for relaxation, customary in the fêtes and village ceremonials. The following is pretty nearly the order of events: A message is sent early to all the huts to warn them for this ceremony, and each hut sends a few people, either men or women, who deck themselves out in all their finery to go and play their parts. All repair, at the hour resolved upon (of which they are informed by a public crier) either to a council-hut or some place prepared for this purpose. In the middle of the place, or hut, they erect a small platform, where they put a little bench for the singers who are to put life into the dance. One holds a drum, another a tambourine, another a horn, and they sing to the accompaniment of the sound of these instruments, which is further increased by the spectators, who strike with small sticks upon kettles or slabs of bark which they have in front of them.

The dancers turn in a kind of round dance, but without holding one another by the hands as is the custom in Europe. Each of them makes different figures with feet and hands, as it pleases him, and although all the movements are absolutely different, yet no one loses the time. Those who are cleverest at varying their postures and giving themselves more action are considered the best dancers.

The dance is composed of several repetitions, each lasting until loss of

breath, when, after a few moments' rest, they begin another one. Nothing can be more active than all these movements. Soon they are bathed in perspiration, and one would say, to look at them, that they were a band of lunatics. And what still further fatigues them is that they follow with voice as well as action the voices of the singers, uttering continual cries of *he he* to the end of each repetition, which is terminated by a general *ouch* in a higher pitch, expressing approbation apparently, at the success of the repetition."

LAFITAU,
Translated by E. O. Mitchell.

* * *

"I spoke also of the earthen dishes or bowls in which these viands were served out; they are a familiar part of the culinary furniture of every Mandan lodge, and are manufactured by the women of this tribe in great quantities, and modeled into a thousand forms and tastes. They are made by the hands of the women, from a tough black clay, and baked in kilns which are made for the purpose, and are nearly equal in hardness to our own manufacture of pottery, though they have not yet got the art of glazing, which would be to them a most valuable secret. They make them so strong and serviceable, however, that they hang them over the fire as we do our iron pots, and boil their meat in them with perfect success. I have seen some few specimens of such manufacture, which have been dug up in Indian mounds and tombs in the Southern and Middle States, placed in our Eastern museums, and looked upon as a great wonder, when here this novelty is at once done away with, and the whole mystery; where women can be seen handling and using them by hundreds, and they can be seen every day in the summer also, molding them into many fanciful forms and passing them through the kiln where they are hardened."

CATLIN.

* * *

"Scientific research in the domain of American archæology did not begin until well along in the nineteenth century, and for a long time the meager disquisitions respecting the remains of antiquity were coloured by speculative interpretations and handicapped by the point of view imposed by Old World conditions. Gradually, however, archæologists have broken away from the thrall of the past and have exposed many of the fallacies which had grown into settled beliefs, and now the records of pre-historic times are being interpreted in the light of their own testimony. The public, however, is slow to follow and the cloud is not fully lifted from the popular mind, which seems prone, perhaps from long habit, to find error more fascinating than truth.

Among the fallacies which early took hold of the popular mind, appearing everywhere in the older literature, are those of the presence in America of civilized pre-Indian populations. The mound builders, so-called, were supposed to have reached a high stage of culture and to have disappeared completely as a race, a conclusion reached after superficial examination of the monumental remains of the Mississippi Valley. This idea has held with great tenacity notwithstanding the facts that many articles of European provenance are found in the mounds as original inclusions, indicating continuance of construction into

post-Columbian times, and that the aborigines in various parts of the American Continent, as in Mexico, Central America, and Peru, when first encountered by the Spanish invaders, were occupying a culture stage far in advance of anything suggested by the antiquities of the Mississippi Valley.

A fallacy similar to that regarding the mound builders fastened itself upon the ancient cliff dwellers of the arid region when traces of their interesting culture first came to light, but more recent investigation has shown that the ancient occupants of the region who built and dug their dwellings in the cliffs were in general the immediate ancestors of the Pueblo tribes which occupy the same region to-day."

W. H. Holmes, B.A.E.

NEW MATERIAL

Procured from Walter B. Clark, Odessa, Ontario.

41378–41430—Adzes, Ernesttown Tp., Lennox Co.
41431–41440—Gouges, Ernesttown Tp., Lennox Co.
41441–41442—Iron tomahawks, Ernesttown Tp., Lennox Co.
41443—Iron Tomahawk (mounted), Ernesttown Tp., Lennox Co.
41444—Hammer stone, Ernesttown Tp., Lennox Co.
41445—Turtle (chert), Hastings Co.
41446—Large grooved hammer stone, Northwest Territories.
41447—Mortar, Ernesttown Tp., Lennox Co.
41448—Pestle, Ernesttown Tp., Lennox Co.
41449—Pestle, (20 inches long), Ernesttown Tp., Lennox Co.
41450—Pestle (20½ inches long), Ernesttown Tp., Lennox Co.
41451—Bird amulet, Richmond Tp.
41452—Bird amulet, near North Bay, Nipissing district.
41453—Banner stone, Napanee.
41454—Gorget, near Napanee River, Portland Tp., Frontenac Co.
41455—Gorget, Ernesttown Tp., Lennox Co.
41456–41457—Gorgets, Ernesttown Tp., Lennox Co.
41458–41459—Fragments of gorgets, Ernesttown Tp., Lennox Co.
41460—Large shell gorget, Portland Tp., Frontenac Co.
41461–41463—Horn awls or chisels, Portland Tp., Frontenac Co.
41464—Fragment of stone pipe, Ernesttown Tp., Lennox Co.
41465—Fragment of stone pipe, Portland Tp., Frontenac Co.
41466—Stone pipe, ploughed up near Napanee River, in Ernesttown Tp., Lennox Co.
41467—Bone comb, Alaska.
41468—Large quartz spear-head, Ernesttown Tp., Lennox Co.
41469–41521—Arrow-heads, Ernesttown Tp., Lennox Co.
41522—Chert spear-head, Ernesttown Tp., Lennox Co.
41523–41525—Slate arrow-heads, Ernesttown Tp., Lennox Co.
41526—Chert Scraper, Ernesttown Tp., Lennox Co.
41527—Nine gun flints, Ernesttown Tp., Lennox Co.
41528—Clay disc, Ernesttown Tp., Lennox Co.
41529—Sandstone implement, Portland Tp., Frontenac Co.
41530–41532—Fragments of gorgets, Portland Tp., Frontenac Co.
41533—Fragments of pottery, Ernesttown Tp., Lennox Co.
41534—Fourteen shell beads, Ernesttown Tp., Lennox Co.
41535—Four copper beads, Ernesttown Tp., Lennox Co.
41536—Three brass beads, one stone bead, Portland Tp., Frontenac Co.

Procured from Mrs. J. B. Wallace, Orillia, Ont.

41537—Stone pipe, Bass Lake, N. Orillia Tp., Simcoe Co.
41538–41539—Stone pipes, Medonte Tp., Simcoe Co.
41540–41542—Clay pipe bowls, Medonte Tp., Simcoe Co.
41543—Clay pipe, Orillia Tp., Simcoe Co.
41544—Clay pipe bowl, Orillia Tp., Simcoe Co.
41545—Clay pipe bowl, Orillia Tp., Simcoe Co.
41546–41549—Clay pipe bowls, Medonte Tp., Simcoe Co.
41550—Clay pipe bowl, Orillia Tp., Simcoe Co.
41551–41554—Clay pipe stems, Medonte Tp., Simcoe Co.
41555—Stone pipe stem, Medonte Tp., Simcoe Co.
41556—Catlinite pipe (inlaid).

Gift of J. C. Worden, Toronto, Ontario.

41557—Beaded belt, Northwest Territories.

Gift of Jas. McPherson, Dundalk, Ontario.

41558—Stone axe, Lot 16, Con. 7, Glanford Tp., Wentworth Co.
41559—Arrow-head, Lot 38, Con. 9, Proton Tp., Grey Co.
41560—Pair of moccasins, Dakota, U.S.A.

Gift of Frank Eames, Gananoque, Ontario.

41561—Stone tube, Northern New York State, U.S.A.
41562—Gorget, Northern New York State, U.S.A.

Gift of Dr. J. E. McGarvin, Mexico City, Mexico.

41563—Clay candle-holders, Mexico.
41564–41568—Clay faces, Mexico.
41569—Arrow-head, Mexico.
41570–41571—Obsidian arrow-heads, Mexico.

Gift of Bertrand Beer, New Orleans, La., U.S.A.

41572—Arrow-head, Mound near Mississippi, U.S.A.

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41573—Iron tomahawk, Lot I, Range 2, Clarendon Tp., Frontenac. Co. Found about 1900.

Gift of James McPherson, Dundalk, Ontario.

41574–41575—Axes or adzes.

Gift of William A. Ross, St. Albans, Vermont, U.S.A.

41576–41578—Chert specimens, Lake Champlain, Vermont, U.S.A.

Gift of F. D. McLennan, Cornwall, Ontario.

41579—Stone chisel, Lot 13, Con. 3, Charlottenburg Tp.

Gift of Frank Eames, Gananoque, Ontario.

41580—Bullet mould.
41581—Bullet mould (brass).
41582—Boomerang, Australia.
41583—Skin, with bead work.
41584—Scale.

Gift of Clayton W. Wells, Waterloo, Ontario.

41585–41594—Human heads (clay), Village of San Juan, Teotihuacan, Mexico.
41595–41603—Fragments of pottery, Village of San Juan, Teotihuacan, Mexico.
41604–41609—Candle-sticks (clay), Village of San Juan, Teotihuacan, Mexico.
41610–41624—Obsidian specimens, Village of San Juan, Teotihuacan, Mexico.

Gift of Walter B. Clark, Odessa, Ontario.

41625—Discoidal stone, Ernesttown Tp., Lennox Co.

Procured from Mrs. J. P. Secord, Orillia, Ontario.

41626—Banner stone, Medonte Tp., Simcoe Co.
41627—Bird amulet, Medonte Tp., Simcoe Co.
41628–41629—Gouges, Orillia Tp., Simcoe Co.
41630–41632—Stone discs, Orillia Tp., Simcoe Co.
41633—Bone disc, Orillia Tp., Simcoe Co.
41634–41637—Clay discs, Medonte Tp., Simcoe Co.
41638—Stone disc, Medonte Tp., Simcoe Co.
41639–41644—Net sinkers, Orillia Tp., Simcoe Co.
41645–41663—Axes or adzes, Orillia Tp., Simcoe Co.
41664–41684—Axes or adzes, Medonte Tp., Simcoe Co.
41685–41690—Iron tomahawks, Medonte Tp., Simcoe Co.
41691–41696—Iron tomahawks, Orillia Tp., Simcoe Co.
41697—Fragment of iron tomahawk, Orillia Tp., Simcoe Co.
41698—Iron tomahawk, Medonte Tp., Simcoe Co.
41699—Silver cross (double bar), Medonte Tp., Simcoe Co.
41700—Eleven pieces of wampum, Orillia Tp., Simcoe Co.
41701–41702—Silver ornaments, Orillia Tp., Simcoe Co.
41703—Fragment of silver ornament, Orillia Tp., Simcoe Co.
41704—Shell, glass and stone beads, Medonte Tp., Simcoe Co.
41705—Teeth, Medonte Tp., Simcoe Co.
41706—Metal lug from vessel, Medonte Tp., Simcoe Co.
41707–41710—Bone implements, Medonte Tp., Simcoe Co.
41711—Silver ornament, Medonte Tp., Simcoe Co.
41712—Medal, Medonte Tp., Simcoe Co.
41713—Metal ferrule, Medonte Tp., Simcoe Co.

41714–41715—Horn implements, Medonte Tp., Simcoe Co.
41716—Stone pipe, Orillia Tp., Simcoe. Co.
41717—Clay pipe, Orillia Tp., Simcoe Co.
41718–41730—Clay pipe bowls, Orillia Tp., Simcoe Co.
41731—Clay pipe, Medonte Tp., Simcoe Co.
41732—Large clay pipe bowl, Medonte Tp., Simcoe Co.
41733–41744—Fragments of clay pipe bowls, Medonte Tp., Simcoe Co.
41745–41768—Fragments of clay pipe stems, Medonte Tp., Simcoe Co.
41769—Seventy fragments of pottery, Medonte Tp., Simcoe Co.
41770—Thirty pieces of pottery, Orillia Tp., Simcoe Co.
41771—Powder horn (horn), Orillia Tp., Simcoe Co.
41772—Sixty pieces of pottery, Medonte Tp., Simcoe Co.
41773—Ten pieces of pottery, Orillia Tp., Simcoe Co.
41774—Indian club (wood), Northwest Territories.
41775—Skinner or hide-dresser (bone), Northwest Territories.
41776—Fifty-six chert specimens, Medonte Tp., Simcoe Co.
41777—Pair of slippers (Chinese), China.
41778–41788—Arrow-heads (sheet metal), Orillia Tp., Simcoe Co.
41789–41790—Fragments of sheet metal, Orillia Tp., Simcoe Co.
41791—Small copper vessel, Orillia Tp., Simcoe Co.
41792—Necklace of small shells, Orillia Tp., Simcoe Co.
41793—Chop sticks, China.
41794—Metal implement, Orillia Tp., Simcoe Co.

Gift of J. E. Mills.

41795—Gouge, Brant Co.
41796–41797—Axes or adzes, Brant Co.

Gift of Miss Rowe, Victoria Harbour, Ontario.

41798—Quartz implement, from the Newton Site (St. Ignace), Lot 11, Con. 6, Tay Tp., per A. F. Hunter.

Gift of Mrs. Ida Chadd, Trenton, Ontario.

41799—Soapstone pipe, Bald Head.
41800—Clay pot, Michigan.
41801—Axe or adze, Bald Head.
41802—Quartz arrow-head, Bald Head.
41803—Sixty arrow-heads, Arkansas, U.S.A.
41804—Small Jesuit's medal, Bald Head.
41805—Small medal (blue settings), Bald Head.
41806–41808—Brass rings, Bald Head.

Gift of A. F. Singleton, Dunn's Valley, Ontario.

41809—Copper spike, found about fifteen feet deep in a gravel bed, thirty feet from a small tributary of the Thessalon River, Galbraith Tp., Algoma District.

Gift of Miss M. C. Elliott, Toronto, Ontario.

41810—Silver ornament, two cross arrows, found in 1879 on Chief's Island, Lake Couchiching.

Gift of Jas. McPherson, Dundalk, Ontario.

41811—Stone axe, Glanford Tp.
41812—Chert implement, Glanford Tp.
41813—Chert implement, Glanford Tp.

Gift of Frank Eames, Gananoque, Ontario.

41814—Arrow-head, Niagara River, Ont.

Gift of H. A. Van Winckel, Toronto, Ontario.

41815—Banner stone, Mount Johnson's Island in Susquehanna River, Pa., U.S.A.
41816—Banner stone (fragment), Mount Johnson's Island in Susquehanna River, Pa., U. S. A.

OBITUARY

Very Reverend Dean Harris.

On March 5, 1923, the Very Reverend W. R. Harris, D.D., Litt.D., LL.D., President of the Ontario Archæological Society, died after a brief attack of pneumonia in St. Michael's Hospital, Toronto.

William Richard Harris was born in Cork, Ireland, March 10, 1846, and coming to Toronto as an infant, received his early education in the Toronto Separate Schools. Entering St. Michael's College in 1860, he completed the classical and philosophical courses. He then spent two years in the study of theology at the college of Ste. Anne de la Pocatiére, being at the same time employed as professor of English and Belles Lettres. In 1869 he went to Rome, where in the college of the Propaganda, he completed his studies, obtaining the degree, B.D., and was ordained in the Basilica of St. John Lateran, by Cardinal Patrizzi, June 21, 1870.

After a year as secretary to Archbishop Lynch, and a like period as assistant in Adjala, he was given charge of that mission. In 1875 he was made rector of St. Michael's Cathedral, Toronto, and a year later was promoted to the pastorate of Newmarket, in which place he built the present Separate School. After eight years at Newmarket he was appointed Pastor of St. Catharines, and Dean of the Niagara Peninsula. In 1885 and 1886 he was elected by acclamation President of the Mechanics' Institutes of Ontario.

Having early developed a taste for things historical, he made himself familiar with the story of Canada's past as handed down to us by documents. Wishing to know more about the ancient inhabitants of this region, he took up the fascinating study of the prehistoric remains in the Province.

In 1892 he contributed the first chapter of the "Jubilee Volume of the Archdiocese of Toronto" under the caption, "A Sketch of the Early Missions in Western Canada." At the request of his friends, this article was amplified and extended, appearing in 1893 as "The History of the Early Missions in Canada," a work replete with information both historical and archæological regarding our province.

Next came "The Catholic Church in the Niagara Peninsula," the opening chapters of which comprise a very lucid treatise on the Neutral tribe as far as the testimony of the early missionaries and the science of archæology can inform us regarding that vanished nation.

About this time Dean Harris read a paper on the same subject before the Buffalo Historical Society entitled, "A Forgotten People, the Flint Workers." This appeared in the Report of the Society of the year 1896. In this treatise the Dean advanced the theory that the Attiwandarons were able to hold their unique position as "Neutrals" during the interminable wars between their Huron and Iroquois kinsmen, because of the fact that they held possession of the supply of flint, so necessary in those days, for the making of spear heads, arrow heads, etc.

On the appearance of "Canada, an Encyclopædia of the Country," in 1898, Dean Harris was amongst the contributors, his quota being "The Roman Catholic Church in Ontario."

In June, 1901, he resigned his parish on account of ill health and spent the next four years travelling through Europe, Mexico, Central and South America and the Southwestern portion of the United States.

Keenly though his withdrawal was felt by all who knew him, it widened most extensively his literary and scientific field; the history and archæology of those southern lands now became the themes of his facile pen.

In a series of letters to the "Toronto Mail" he described his travels in those most interesting and least known portions of our continent. Later he embodied this matter with the added product of his prolonged stay in those countries in "Days and Nights in the Tropics," "By Path and Trail," "Here and There in Mexico," and "Travel Talks."

The countries, their people, the scenery, he describes as he finds them; the history and traditions of the places are all narrated in his own incomparable style; but those ruined cities with their monuments of a defunct civilization are the real subject of those volumes. Not content with his own personal researches on the ground, he availed himself of all the literature on the subject—Spanish, French and English, and in his own masterly manner does he give us the results of his labours. It has been truly said of him that he had a real gift in interpreting the past; that his lucid style overcame the prejudice of those who imagine that they have no interest in history.

In 1905 he accepted the editorship of the "Intermountain Catholic" at Salt Lake City, remaining in charge of that paper for four years. During that time he wrote "The Catholic Church in Utah" in which we find much valuable information regarding the Ute Indians, and the labours of the Franciscan missionaries amongst that tribe in the eighteenth century. He also contributed the articles "Mormons, Salt Lake (Diocese of)" and "Utah" to the Catholic Encyclopædia.

On severing his connection with the "Intermountain Catholic" he remained in Salt Lake City as chaplain of the Judge Mercy Hospital until 1913, when he returned to Toronto to act in a like capacity at St. John's Industrial School.

At this time he published "Pioneers of the Cross in Canada" a work similar to the "History of the Early Missions," but containing much of interest disclosed by recent investigation and newly discovered sources of information.

Spending his vacation each year in the romantic Saguenay district, the Dean wrote a small brochure on the history of the region. This subject was afterwards more deeply treated in his "Cross Bearers of the Saguenay" which contains very interesting chapters on the history, and incidently on the archæology of the Montagnais Indians. He also published about the same time a volume on a subject entirely apart from any of his other works, "Essays on Occultism."

From the time of his return to Canada he was a regular contributor to the "Annual Archæological Report." In 1913 his article "Primitive Civilization of the American Indian" suggests "The Lost Atlantis" as the solution of the migration of the early inhabitants of this continent from the Eastern hemisphere. Five years later he reverts to this subject in "The Mystery of the Land that Disappeared." The Report for 1914 contains a treatise on "The Pre-Christian Cross" in which he shows the symbolism of that sign amongst the early inhabitants of Mexico and Central America. The following year he tells of "The Practice of Medicine and Surgery by Canadian Tribes in Champlain's Time." His contributions for the next two years, "The Ape Man" and "Earth's First Man" are articles opposing the theory of evolution. In 1919 and the following year he has two historical topics "The Men Who Broke the Trail to Hudson Bay," and "Etienne Brule." His last article "Parent Lands of Our Algonquins and Hurons," holds that all the tribes of North and South America are descended from the ancient inhabitants of Yucatan and Central America.

In 1919 Dean Harris was elected President of the Ontario Archæological Society, a position which he held to the time of his death. He had been honoured by the Universities of Toronto and Ottawa with the degree LL.D., and by Laval University with that of Litt.D.

Rev. Edward Kelly, Richmond Hill.

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